2Q23 Earnings Presentation

August 14th, 2023

Disclaimer

This report may contain forward-looking statements regarding Inter, anticipated synergies, growth plans, projected results and future strategies. While these forward-looking statements reflect our Management's good faith beliefs, they involve known and unknown risks and uncertainties that could cause the company's results or accrued results to differ materially from those anticipated and discussed herein. These statements are not guarantees of future performance. These risks and uncertainties include, but are not limited to, our ability to realize the amount of projected synergies and the projected schedule, in addition to economic, competitive, governmental and technological factors affecting Inter, the markets, products and prices and other factors. In addition, this presentation contains managerial numbers that may differ from those presented in our financial statements. The calculation methodology for these managerial numbers is presented in Inter's quarterly earnings release.

Statements contained in this report that are not facts or historical information may be forward-looking statements under the terms of the Private Securities Litigation Reform Act of 1995. These forward-looking statements may, among other things, beliefs related to the creation of value and any other statements regarding Inter. In some cases, terms such as "estimate", "project", "predict", "plan", "believe", "can", "expectation", "anticipate", "intend", "aimed", "potential", "may", "will/shall" and similar terms, or the negative of these expressions, may identify forward looking statements.

These forward-looking statements are based on Inter's expectations and beliefs about future events and involve risks and uncertainties that could cause actual results to differ materially from current ones. Any forward-looking statement made by us in this document is based only on information currently available to us and speaks only as of the date on which it is made. We undertake no obligation to publicly update any forward-looking statement, whether written or oral, that may be made from time to time, whether as a result of new information, future developments or otherwise. For additional information that about factors that may lead to results that are different from our estimates, please refer to sections "Cautionary Statement Concerning Forward-Looking Statements" and "Risk Factors" of Inter&Co Annual Report on Form 20-F.

The numbers for our key metrics (Unit Economics), which include active users, as average revenue per active client (ARPAC), cost to serve (CTS), are calculated using Inter's internal data. Although we believe these metrics are based on reasonable estimates, but there are challenges inherent in measuring the use of our business. In addition, we continually seek to improve our estimates, which may change due to improvements or changes in methodology, in processes for calculating these metrics and, from time to time, we may discover inaccuracies and make adjustments to improve accuracy, including adjustments that may result in recalculating our historical metrics.

About Non-IFRS Financial Measures

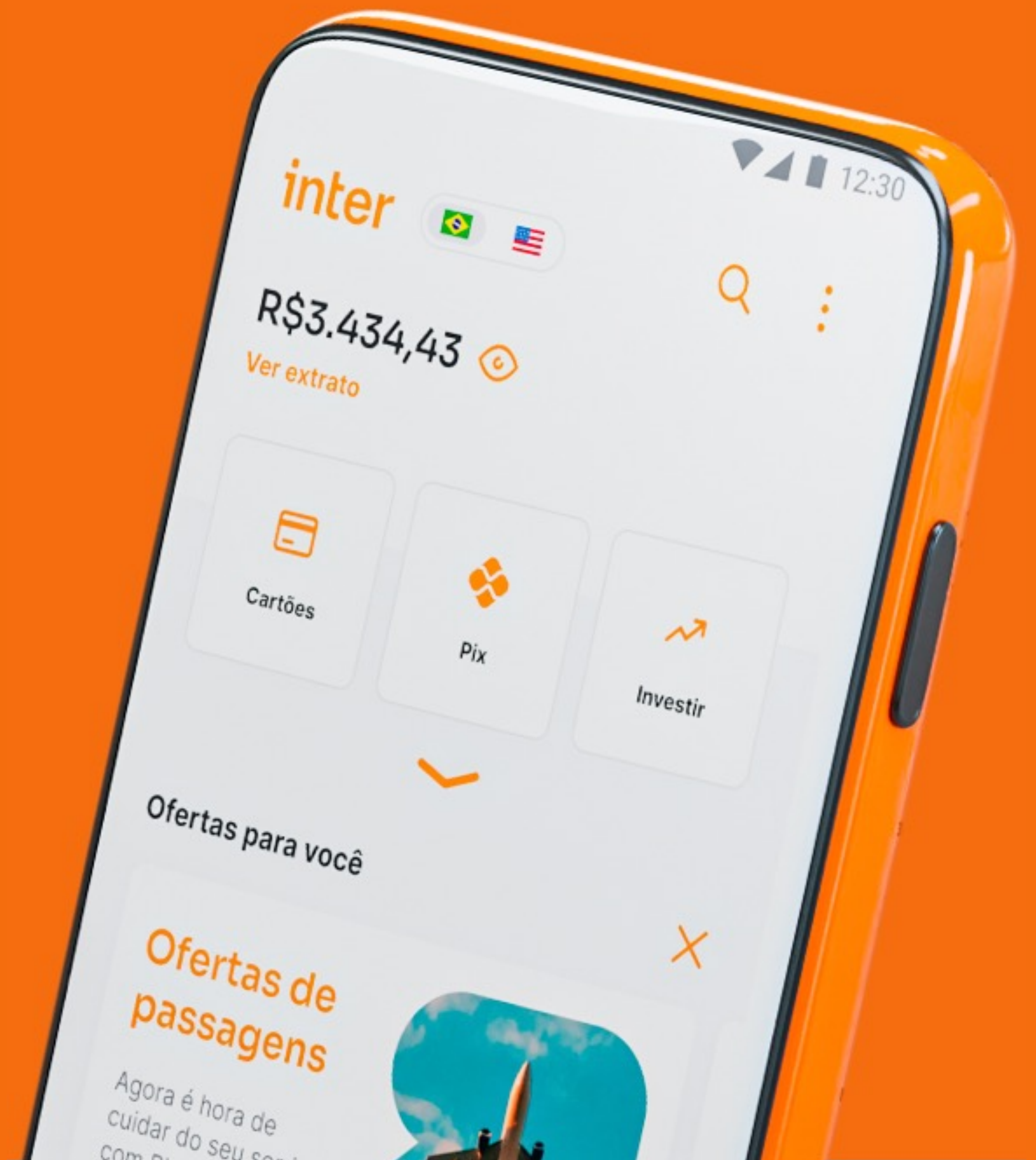
To supplement the financial measures presented in this press release and related conference call, presentation, or webcast in accordance with IFRS, Inter&Co also presents non-IFRS measures of financial performance, as highlighted throughout the documents. The non-IFRS Financial Measures include, among others: Adjusted Net Income, Cost to Serve, Cost of Funding, Efficiency Ratio, Underwriting, NPL > 90 days, NPL 15 to 90 days, NPL and Stage 3 Formation, Cost of Risk, Coverage Ratio, Funding, All-in Cost of Funding, Gross Merchandise Volume (GMV), Premiuns, Net Inflows, Global Services Deposits and Investments, Fee Income Ratio, Client Acquisition Cost, Cards+PIX TPV, Gross ARPAC, Net ARPAC, Marginal NIM 1.0, Marginal NIM 2.0, Net Interest Margin IEP + Non-int. CC Receivables (1.0), Net Interest Margin IEP (2.0), Cost-to-Serve.

A "non-IFRS financial measure" refers to a numerical measure of Inter&Co's historical or financial position that either excludes or includes amounts that are not normally excluded or included in the most directly comparable measure calculated and presented in accordance with IFRS in Inter&Co's financial statements.

Inter&Co provides certain non-IFRS measures as additional information relating to its operating results as a complement to results provided in accordance with IFRS. The non-IFRS financial information presented herein should be considered together with, and not as a substitute for or superior to, the financial information presented in accordance with IFRS. There are significant limitations associated with the use of non-IFRS financial measures. Further, these measures may differ from the non-IFRS information, even where similarly titled, used by other companies and therefore should not be used to compare Inter&Co's performance to that of other companies.

Agenda

1. **CEO Overview**
2. **Banking** - Credit & Funding Capabilities
3. **Transactional Platform**
4. **Financial Performance**



inter&co

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inter&co

INTR | Nasdaq Listed

"A quarter of records"

- João Vitor Menin

The “quarter of records” in Inter’s journey

Financials

Revenue Quality
Growing

Total Gross Revenue[1]

R$1.9bn

+33% YoY

Operational Leverage
Record low

Efficiency Ratio[1]

53%

-9.0 p.p. QoQ

Interest Margins
Expanding

NIM 2.0[1]

9.5%

+0.9 p.p QoQ

Bottom Line
Delivering

EBT[2]

R$80mm

Vs. 16mm 2Q22

Operational & Innovative

Clients Base
Growing

Total Clients

28mm

+1.5 mm QoQ

Activation Rate
Increasing

Active Clients[1]

52.2%

+68 bps QoQ

Loyalty Vertical
Launching

inter LOOP

Engagement

Activation

Monetization

Global App
Releasing

Flexible

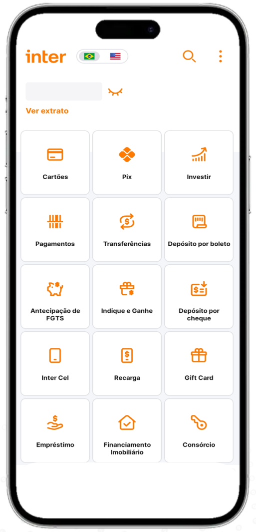
Scalable

Seamlessly UX

Note 1: Definitions are in the Glossary section of this Earnings Presentation. **Note 2:** “Profit / (loss) before income tax” in the Income Statements of the IFRS Financial Statements.

Introducing our seventh vertical: Inter Loop

Integrated business model

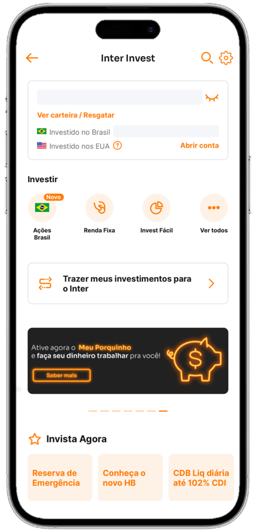


BANKING & SPENDING

CREDIT

SHOP

INSURANCE



INVEST

GLOBAL

LOYALTY

inter LOOP

Bringing more:

/ Engagement

/ Cross Selling

/ ARPAC

Attractive new revenue stream

Build
Client Base & Funding

+

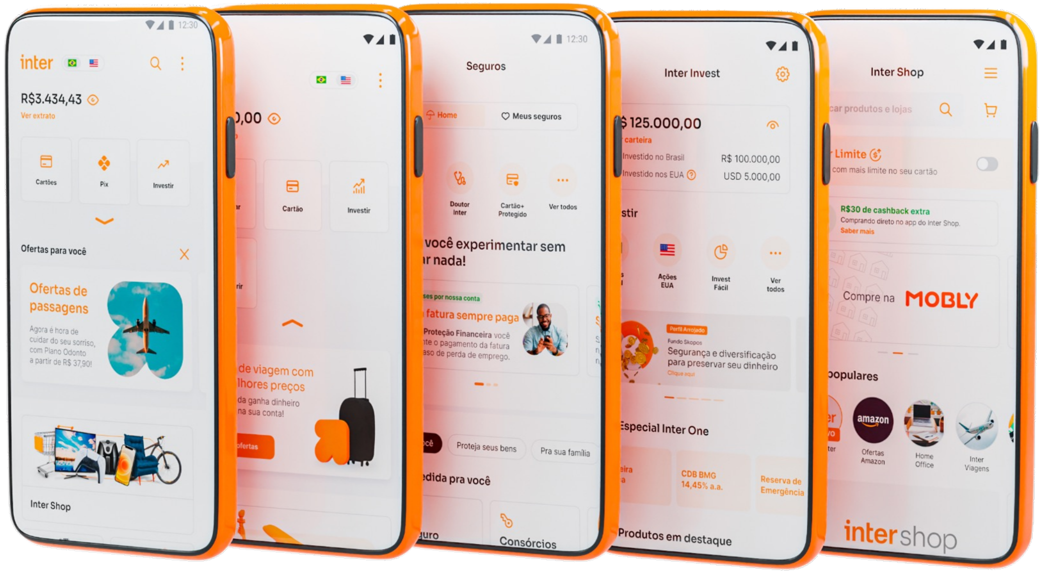
Grow
Monetization & Activation

+

Expand
Gaining Market Share

"A Quarter of Records"

Innovative & Profitable Business Model



Growth → Gaining market share and scale

Innovation → Enhancing the Super App offer, staying true to our DNA

Profitability → Monetizing clients in a profitable manner

While attracting & engaging a record number of active clients

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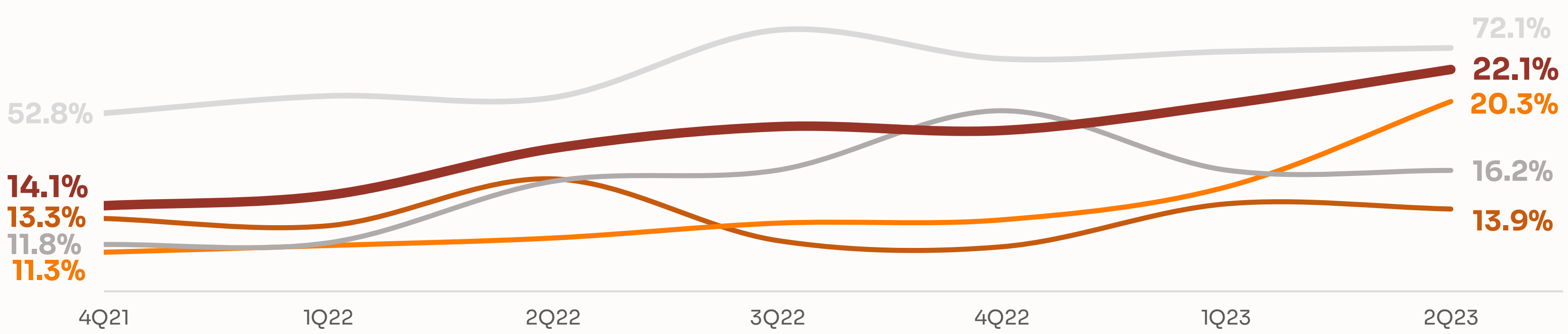
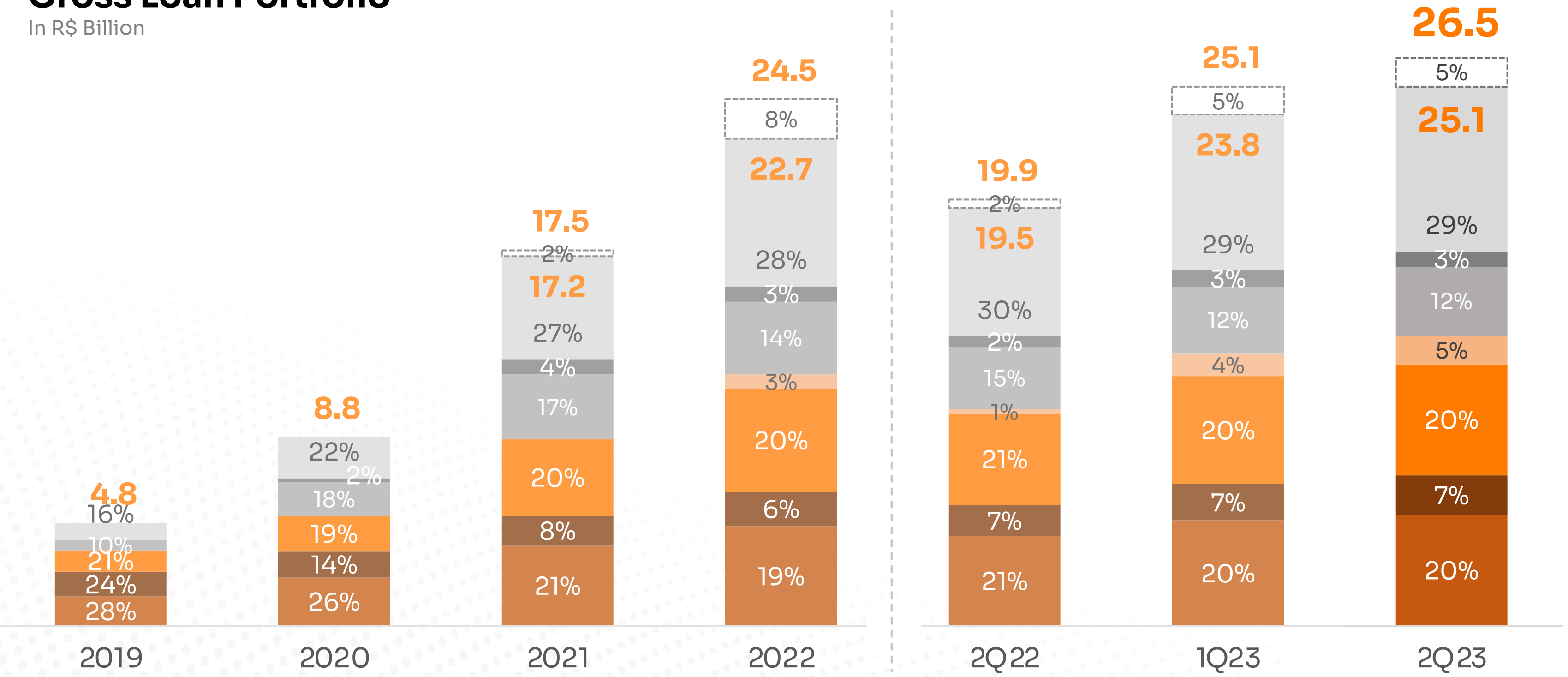
ROE-driven loan portfolio growth

Annualized Interest Rates
In %



Gross Loan Portfolio
In R$ Billion



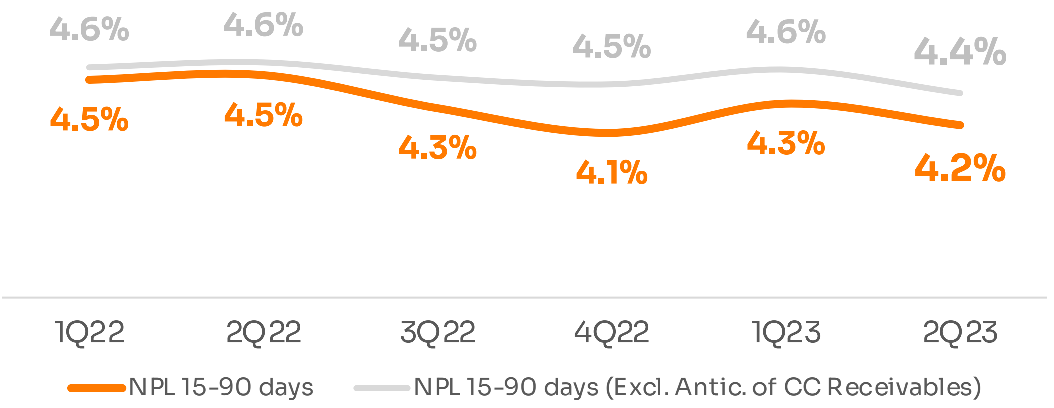
% YoY	% QoQ	
+33%	+5%	Total
N/M	+3%	Anticip. of CC Receiv.
+29%	+5%	Total Excl. Ant. of CC Receiv.
+28%	+6%	Credit Card
+48%	-4%	Agribusiness
+11%	+3%	SMBs
N/M	+26%	FGTS
+22%	+3%	Payroll
+25%	+9%	Home Equity[1]
+24%	+5%	Real Estate

Note: All definitions are in the Glossary section of this Earnings Presentation. **Note 1:** Home Equity includes both business and individuals' portfolio.

Asset quality following macro trends

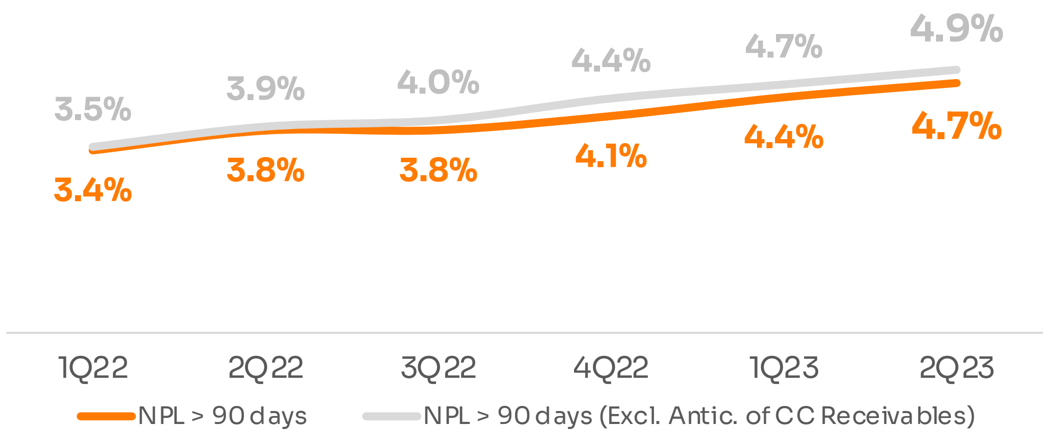
NPL 15 to 90 days

In %



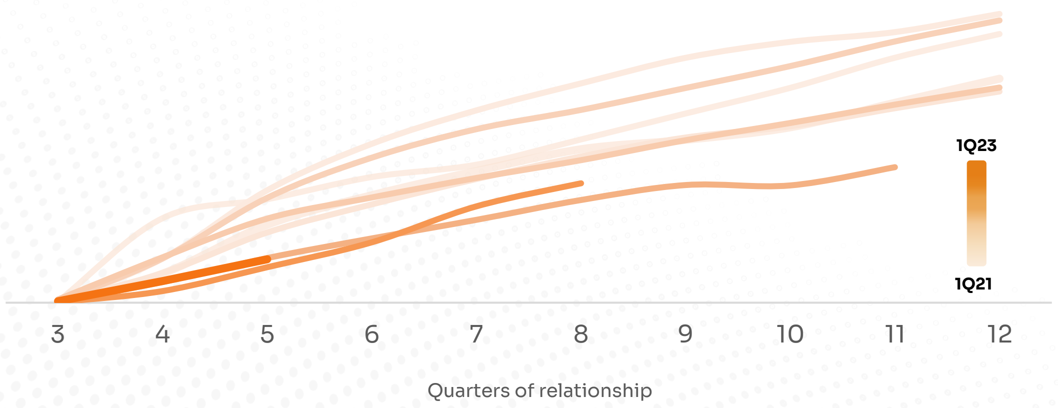
NPL > 90 days

In %



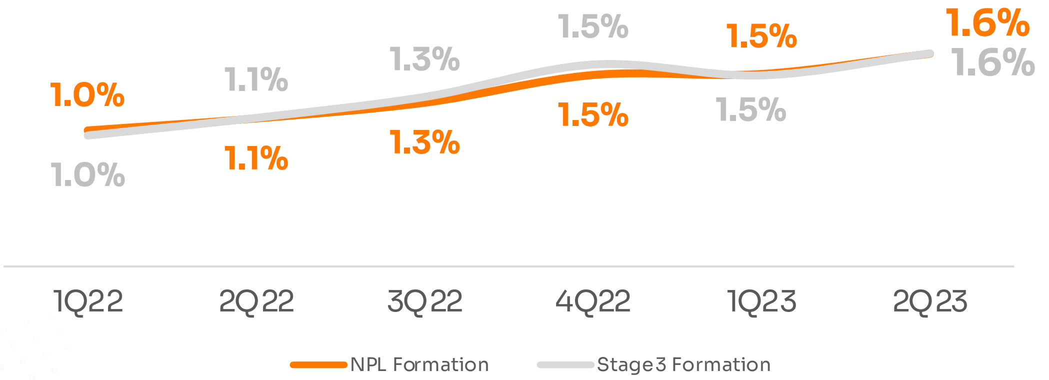
Credit Cards NPL > 90 days per cohort[1]

In %



NPL and Stage 3 Formation[2]

In %

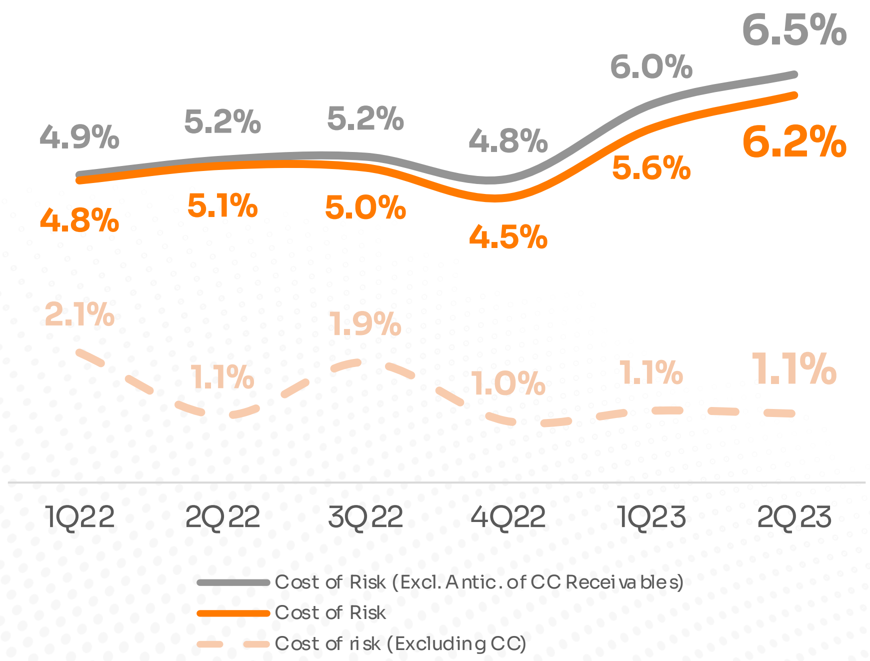


Note 1: Cohorts defined as the first date when the client has his limit available. NPL per cohort = NPL > 90 days balance of the cohort divided by total credit card portfolio of the same cohort. **Note 2:** NPL formation is calculated considering: (overdue balance higher than 90 days in the current quarter – overdue balance higher than 90 days in the previous quarter + write-off change in the current quarter) ÷ Credit Portfolio Balance in the previous quarter. Stage 3 Formation = (Δ Stage 3 Balance + Write-Offs of the period) ÷ Total Credit Balance of previous period. From 1Q23 onwards IFRS and BACEN GAAP write-off methodology converged.

Provisioning level maintaining stable coverage ratio

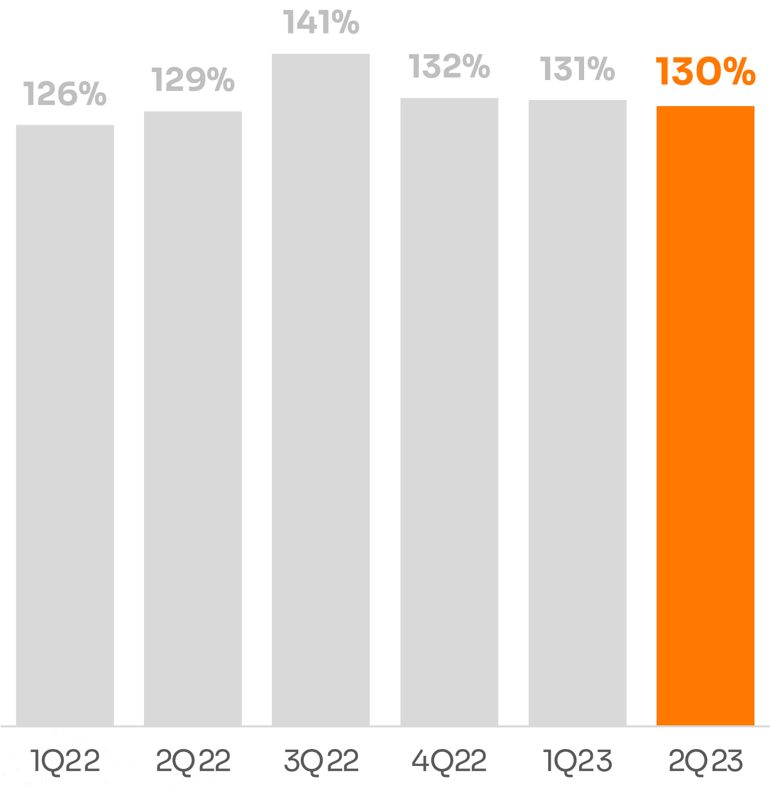
Cost of Risk[1]

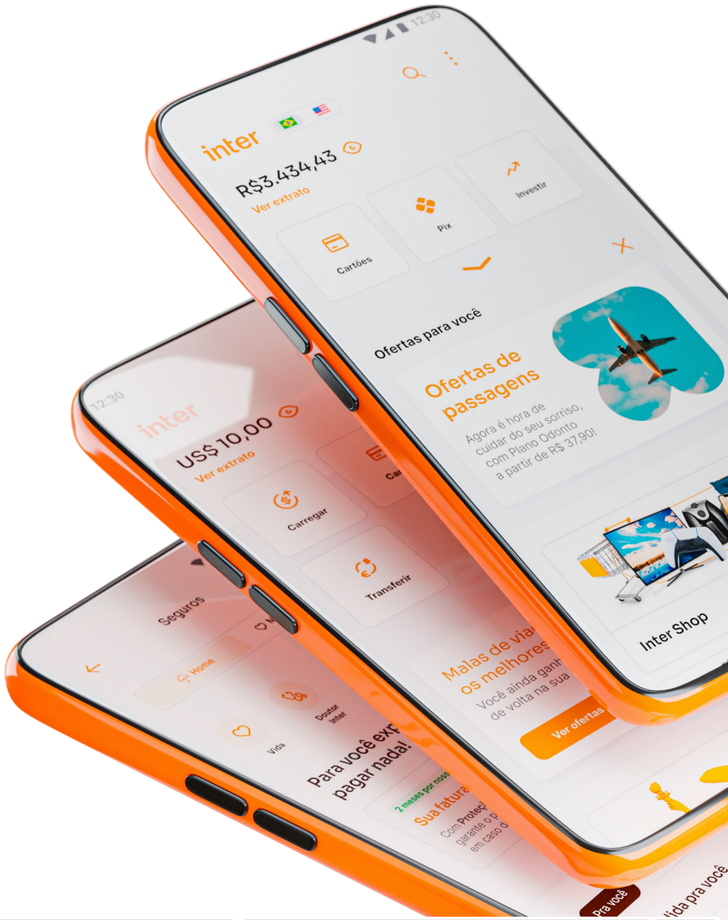
In %



Coverage Ratio

In %

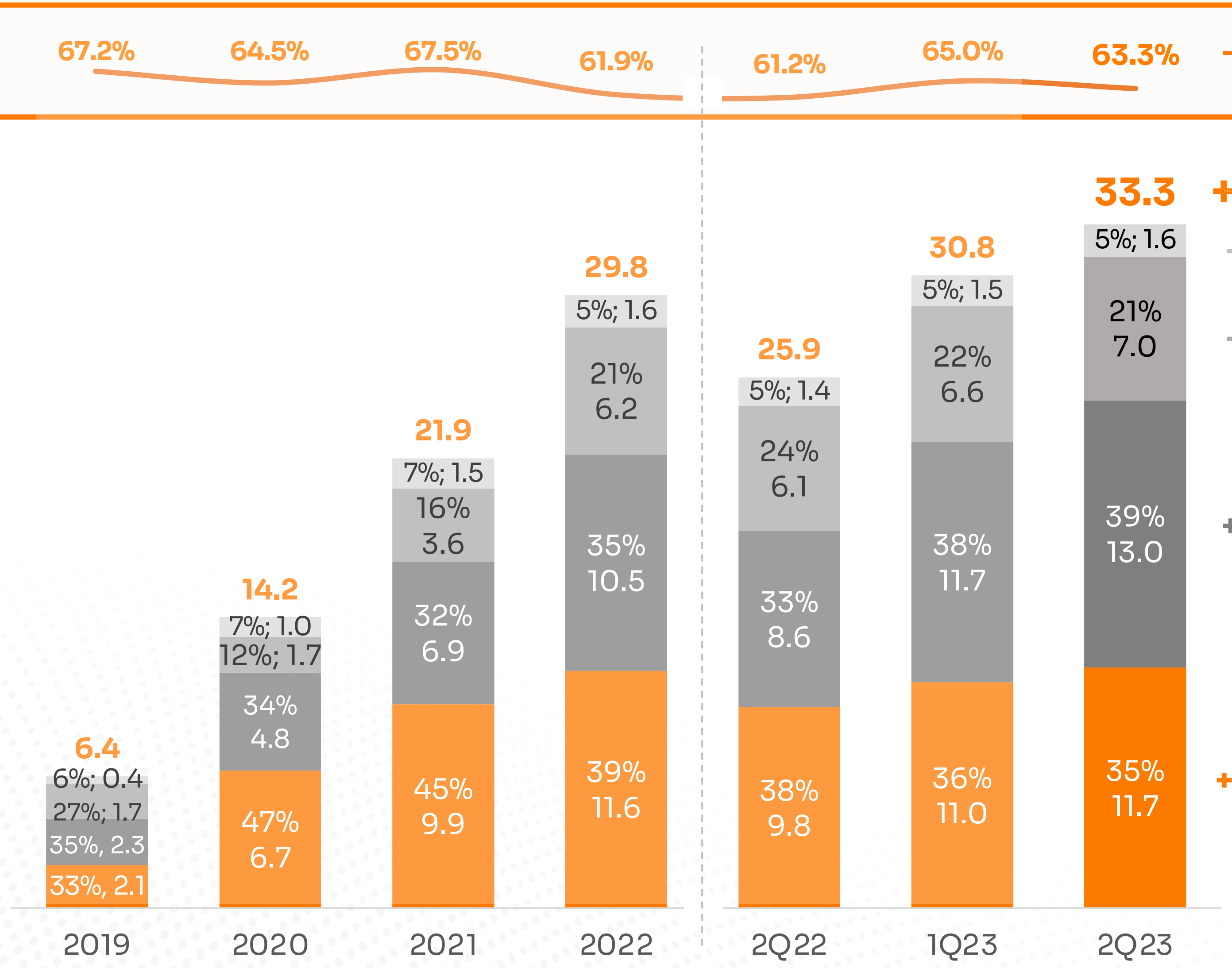




Note: All definitions are in the Glossary section of this Earnings Presentation. **Note 1:** 1Q22: managerial number, excluding non-recurrent provision.

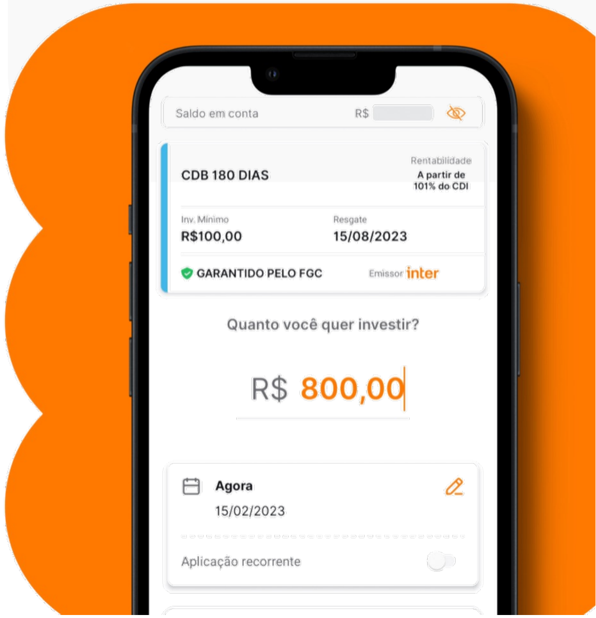
Continued success in attracting **retail deposits**

Funding
In R$ Billion



	% YoY	% QoQ
All-In Cost of Funding as % of CDI	-2.1 p.p.	-1.7 p.p.
Total	+29%	+8%
Other[1]	+14%	+6%
Securities Issued	+15%	+6%
Time Deposits[2]	+52%	+11%
Transactional Accounts Balance[3]	+20%	+6%

+13.2 million clients trusting Inter with their deposits



Note 1: Includes saving deposits and creditors by resources to release. **Note 2:** Excluding Conta com Pontos correspondent balance. **Note 3:** Includes Conta com Pontos correspondent balance and demand deposits.

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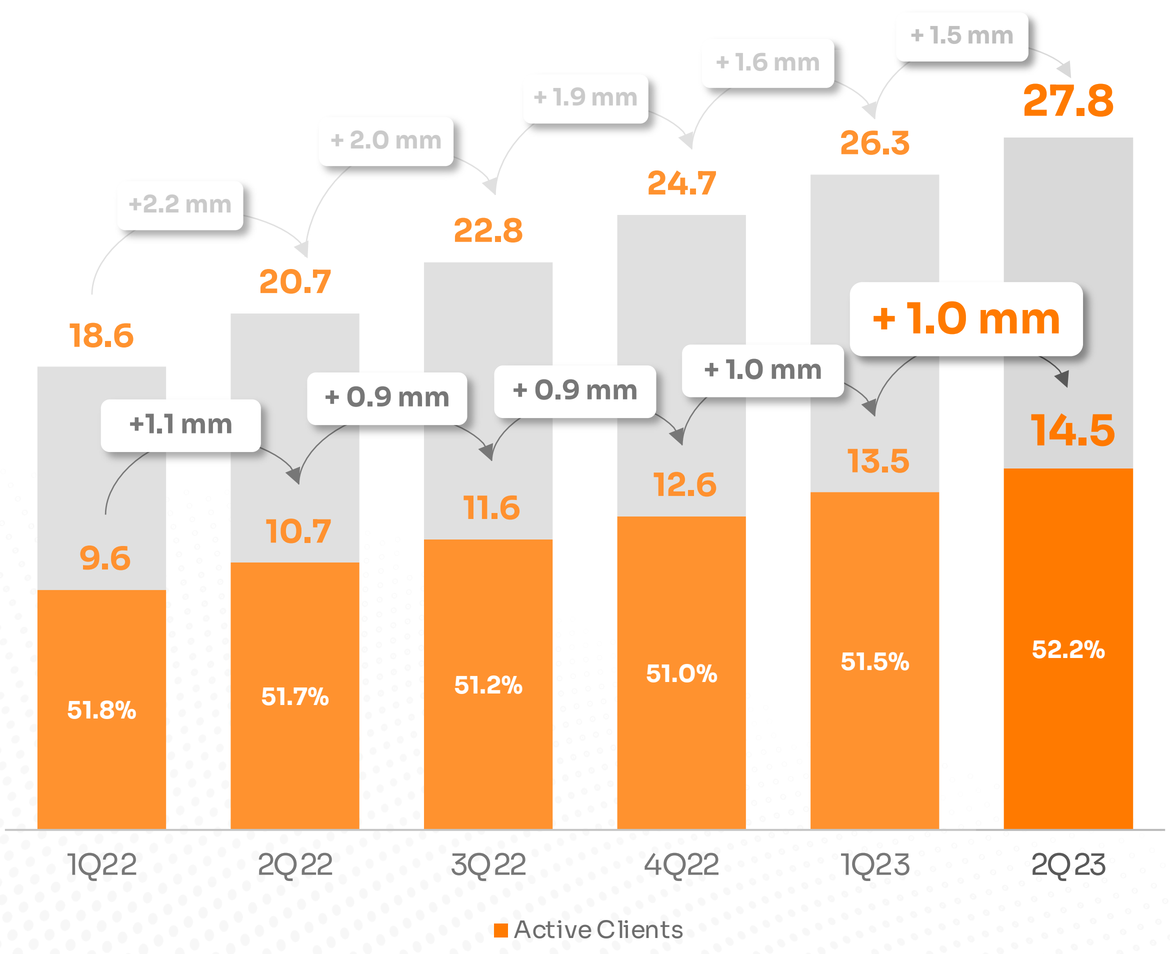
Strong adoption combining higher activation with low CAC

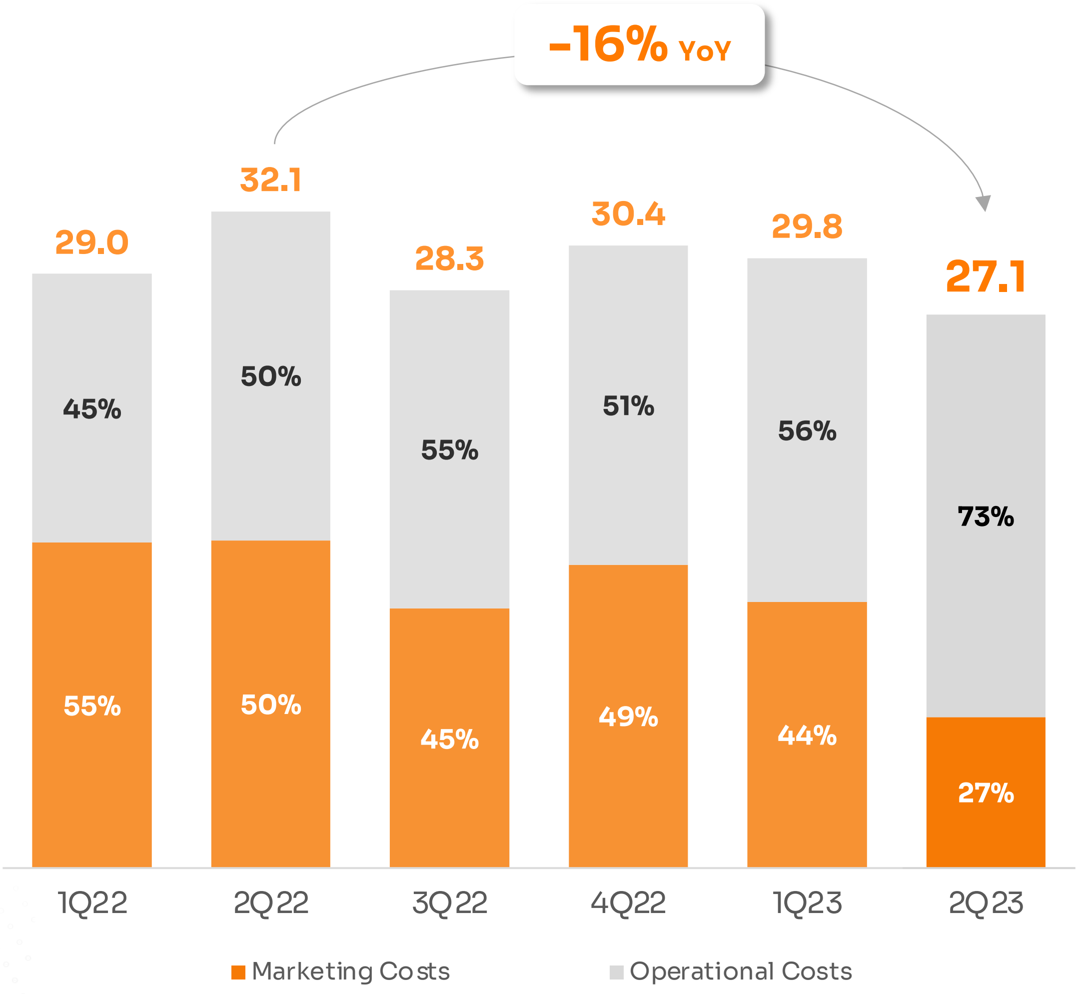
Total Number of Clients

In Million

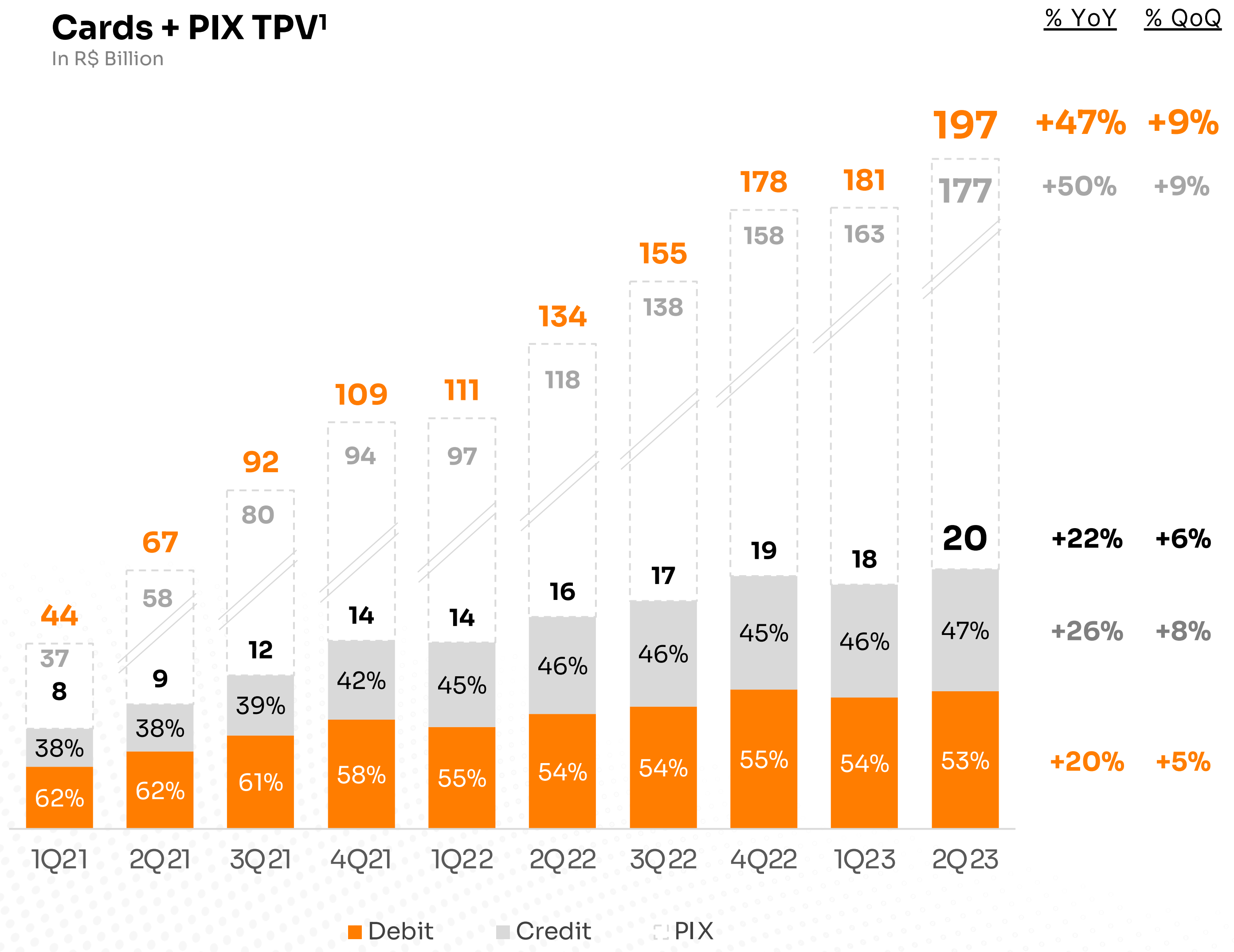


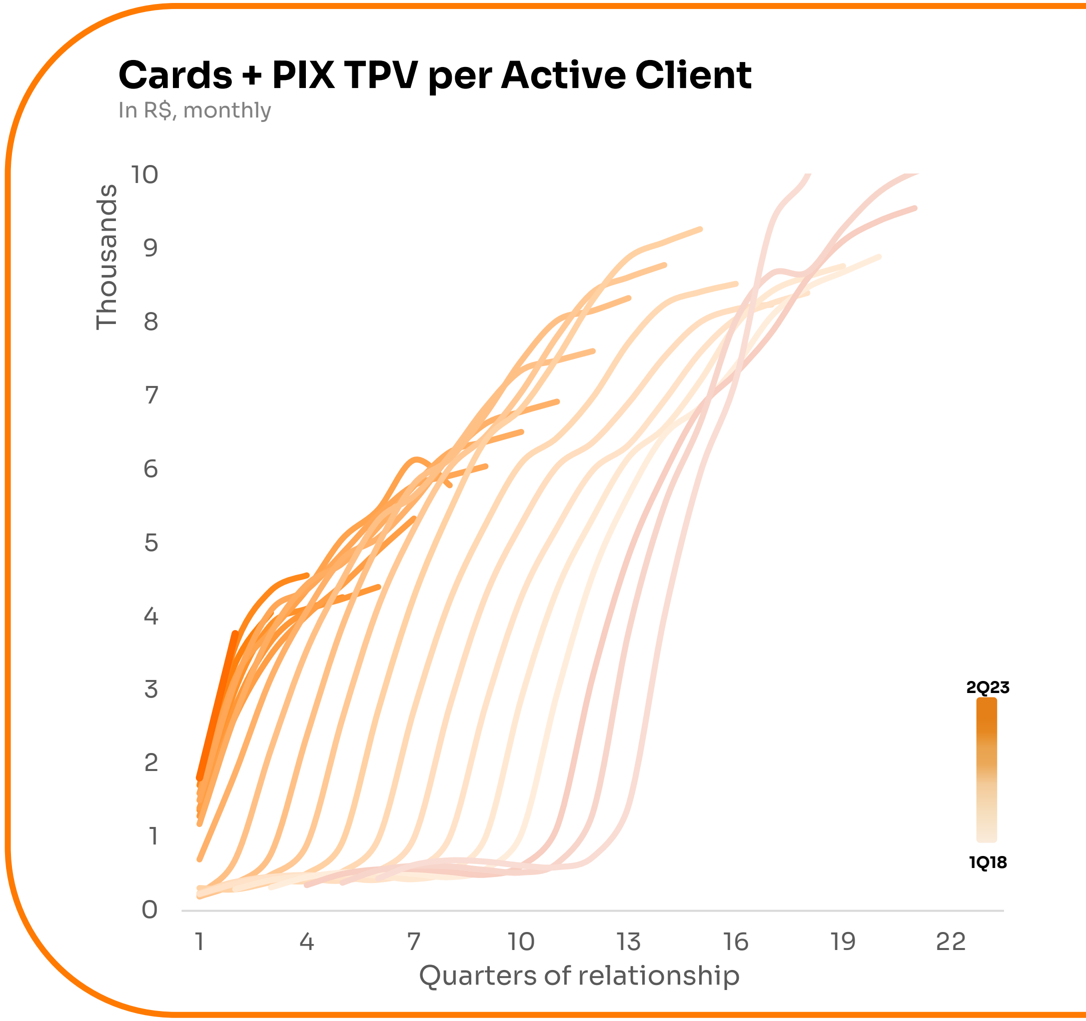
Client Acquisition Cost

In R$, quarterly



Transactional banking continues its path of strong growth

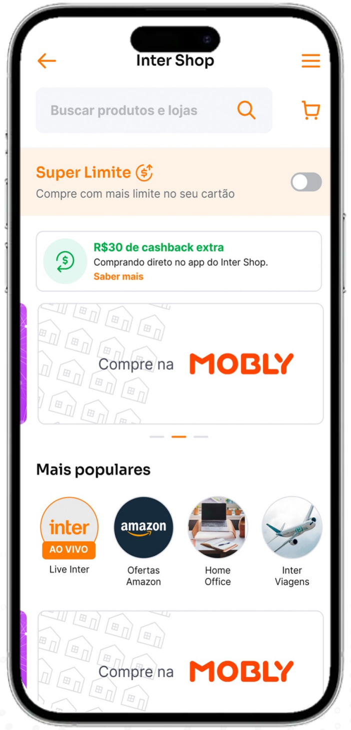




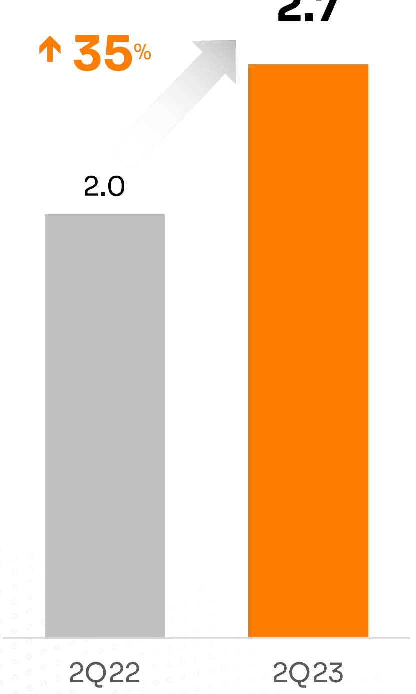
Note 1: Height of PIX volume was reduced to fit on page.

Enhancing performance **across all business verticals**

Inter **Shop**



Active Clients
In Million



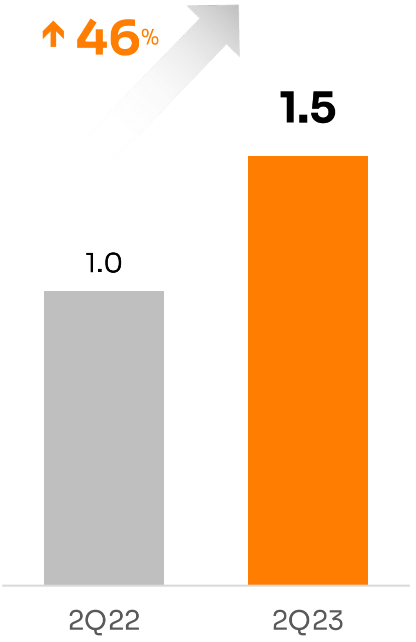
9mm
Transactions[1]
2Q23
↑ 24% YoY

+R$756 million GMV

8.9% Net Take Rate

Inter **Insurance**

Active Clients
In Million



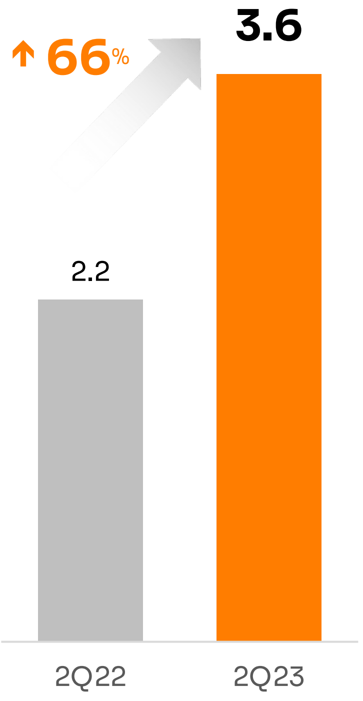
344k
Total sales
2Q23
↑ 26% YoY

+R$48 million Premium

High margin business

Inter **Invest**

Active Clients
In Million



R$77bn
AuC
2Q23
↑ 41% YoY

Strong AuC growth

R$7.5bn 3rd Party Fixed Income

Note 1: Number of transactions through Inter Shop during the quarter.

New rewards program to drive synergies across business verticals

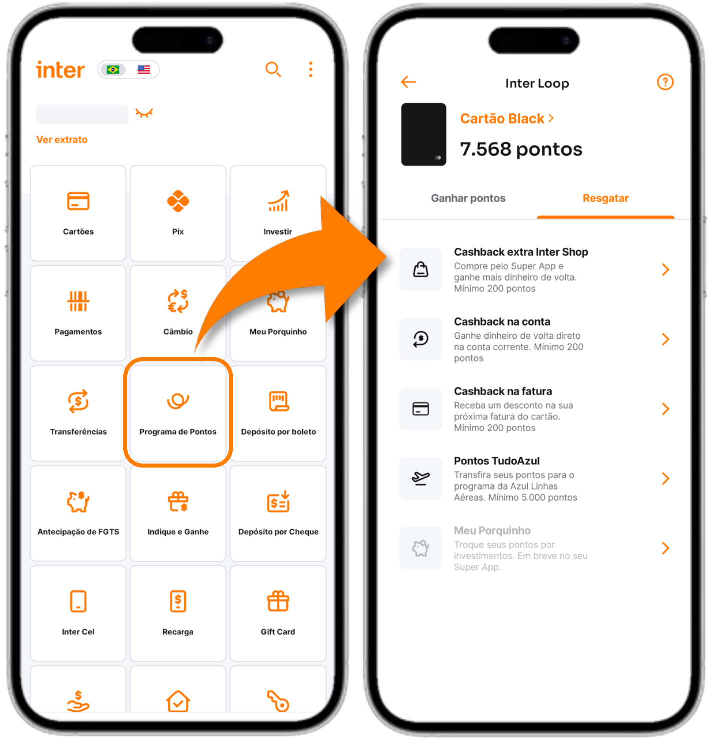
Introducing our New Rewards Program

inter LOOP

Earn points:

- Credit Card Bills
- “Conta com Pontos”
- Missions Accomplishments

+ 3 Million
clients in 2 months



Burn points:

- Cashback
- Extra Cashback in Inter Shop
- Credit Card Bill Discount
- Airline Miles
- Investments

Connecting
all verticals

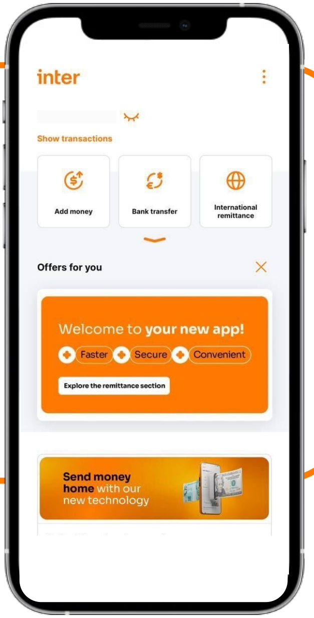
More Options for Clients

Before
Only Cashback

Now
Cashback + Multiple Options

Unlocking Significant Results for Inter

Keeping our innovative DNA with a prudent approach in the US



Product Rollout

USEND

- Remittances
- Gift Cards
- Global Account
- Debit Card
- Investments
- Lending (YellowFi)
- Broker Dealer
- Global App

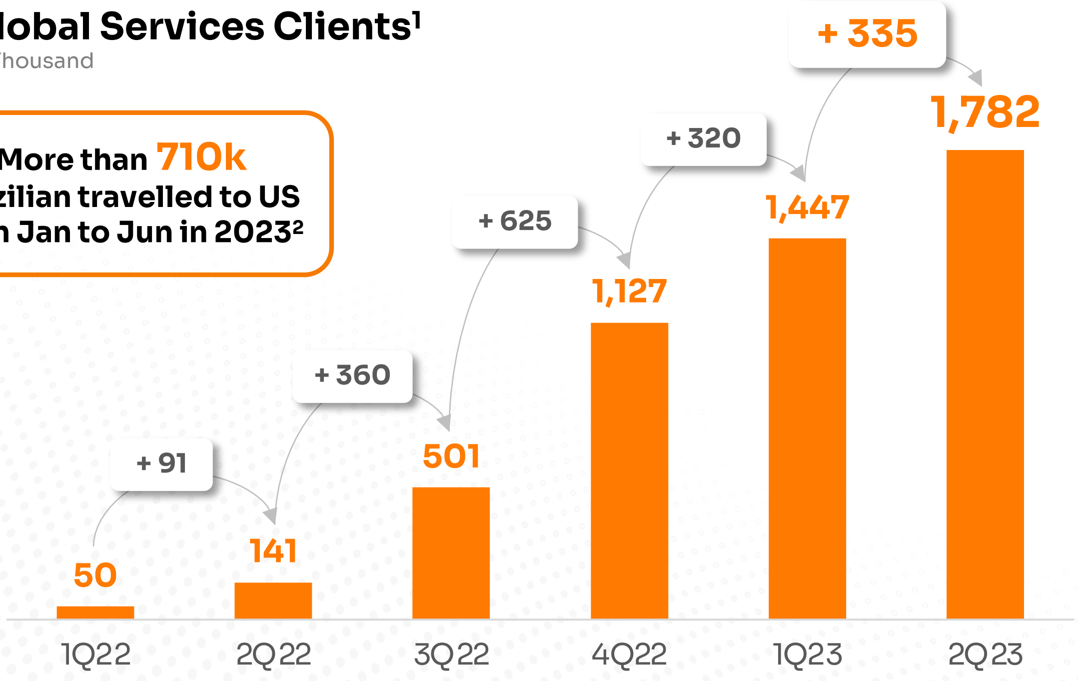
Pipeline

- Investment Advisory
- Credit Card
- Buy Now Pay Later
- E-Commerce Full Platform

Global Services Clients[1]

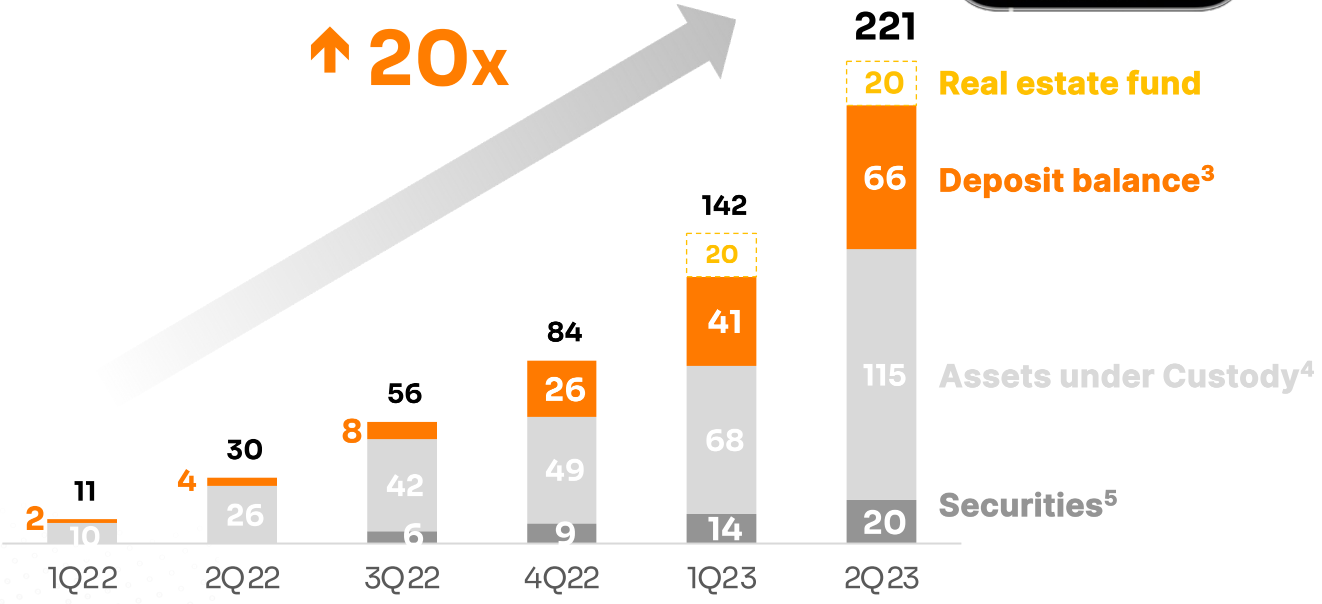
In Thousand

More than 710k Brazilian travelled to US from Jan to Jun in 2023[2]



AuC & Deposits in US Dollars

In USD Million



Note 1: Includes Brazilian Global Account clients, US clients and International Investors. **Note 2:** Source: Panrotas.com.br. **Note 3**: Amount included in Demand Deposit balance on IFRS Financial Statement. **Note 4**: Assets under APEX Custody. **Note 5**: Securities under APEX Custody.

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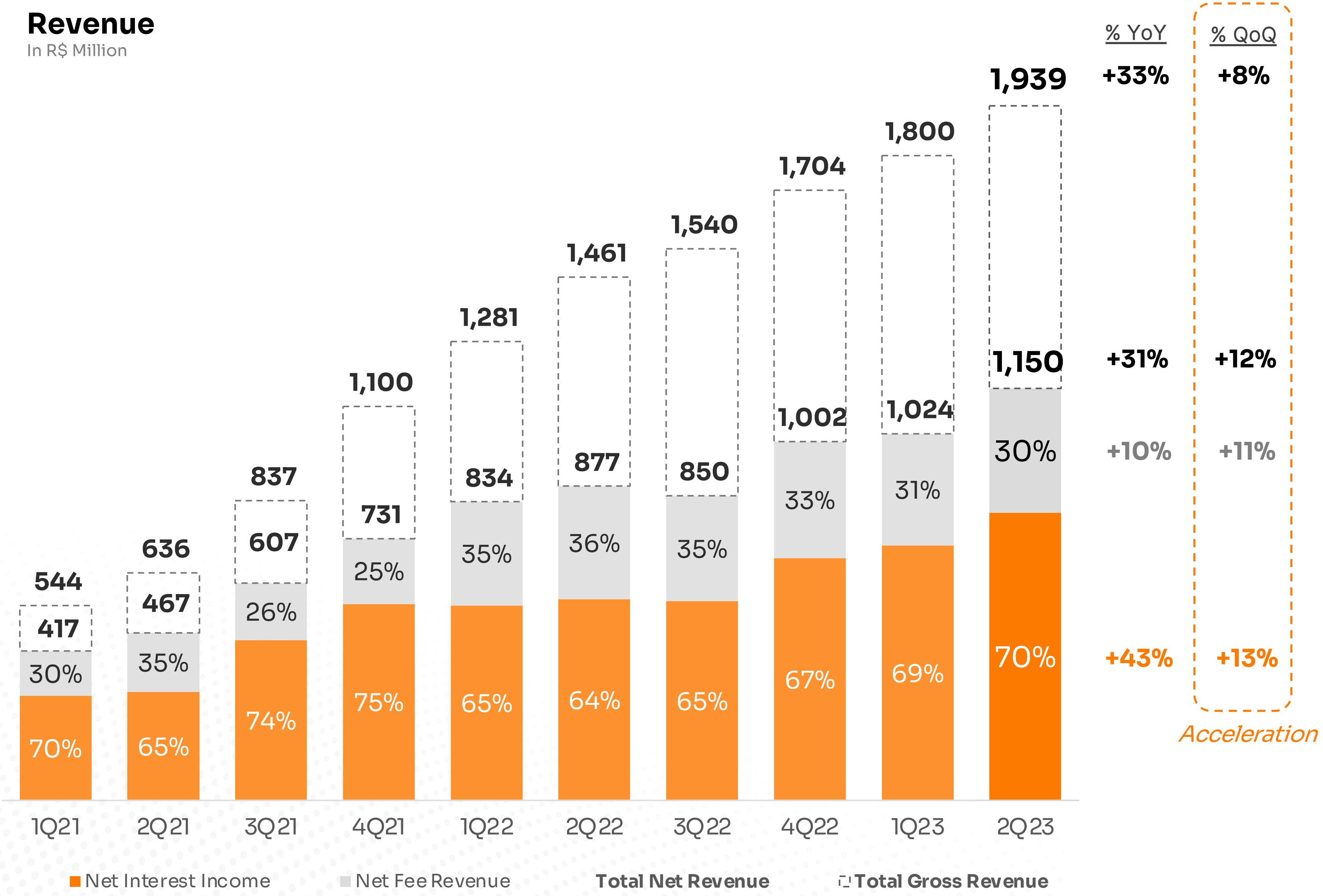
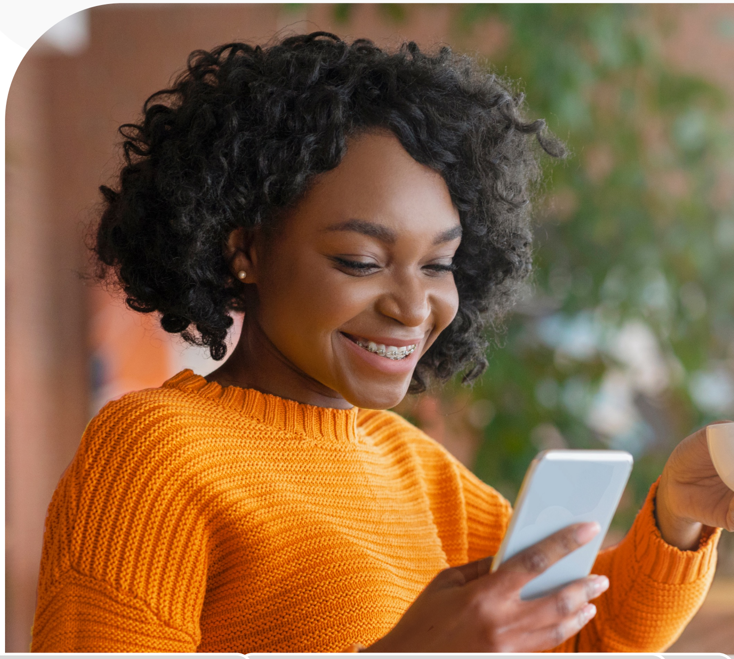
Accelerating revenues with balanced mix of NII and fees

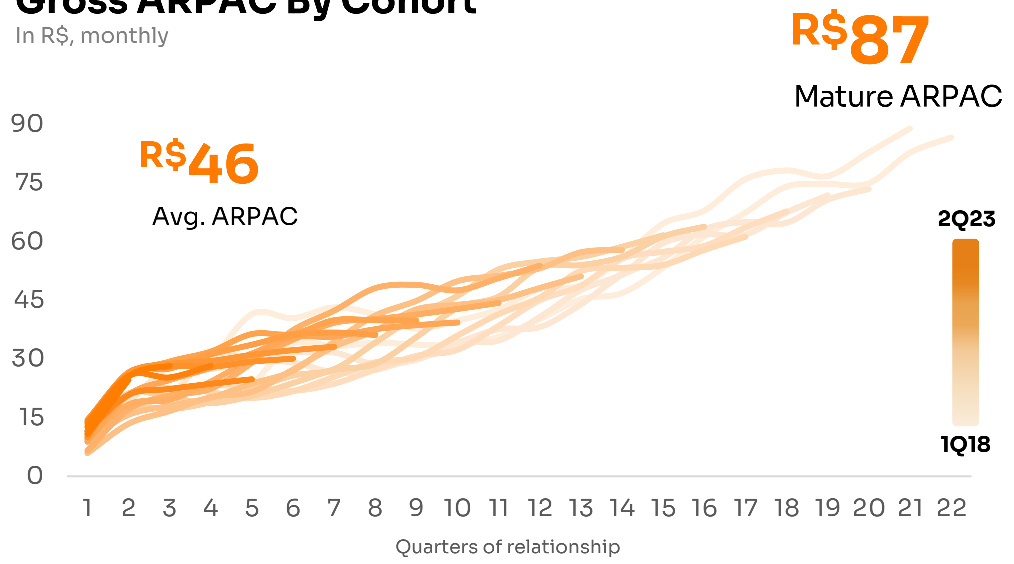


- **Reacceleration of fee revenue** across business lines
- **Strong NII growth** given repricing and better loan mix

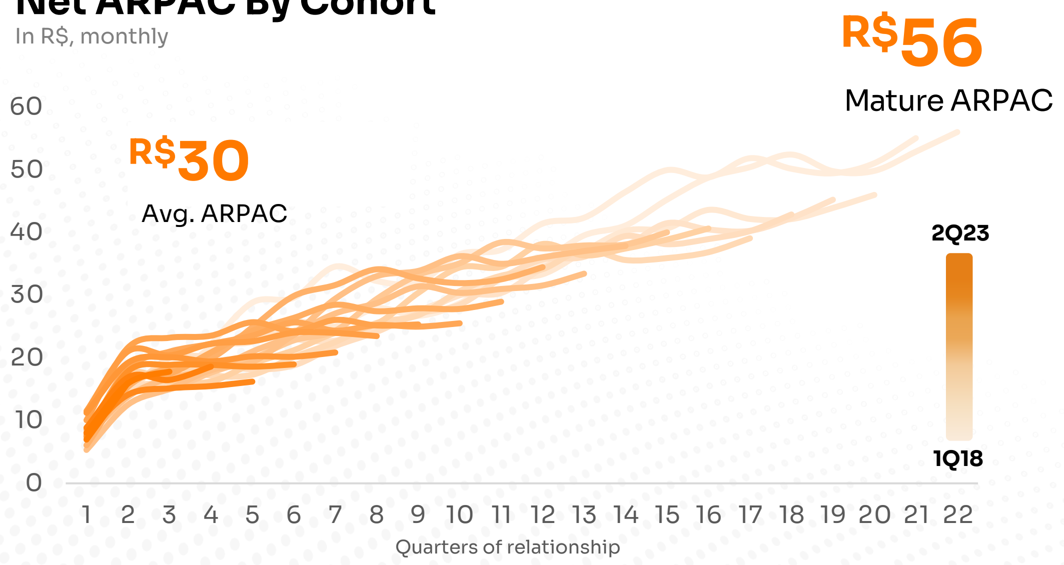


Engagement and activation drives **higher ARPAC across cohorts**

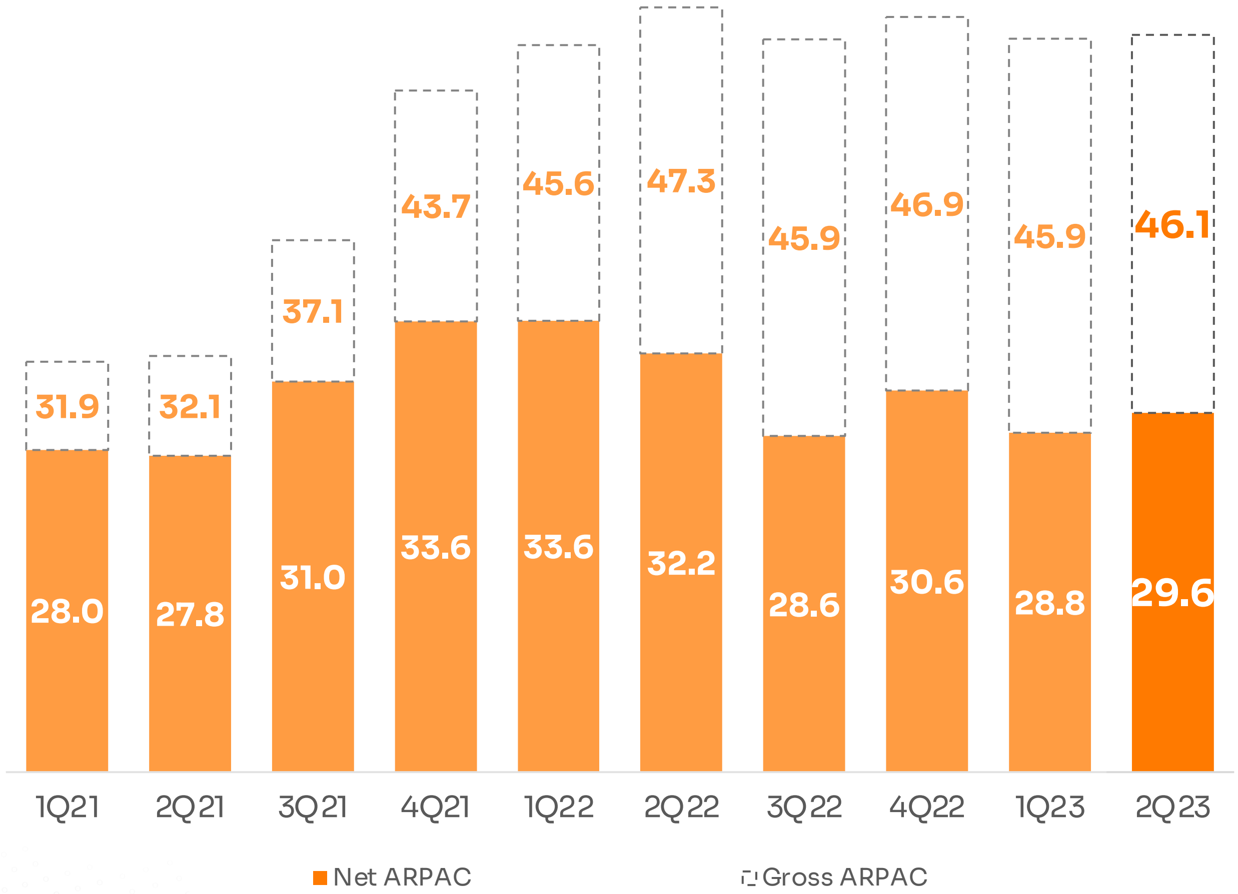
Gross ARPAC By Cohort
In R$, monthly



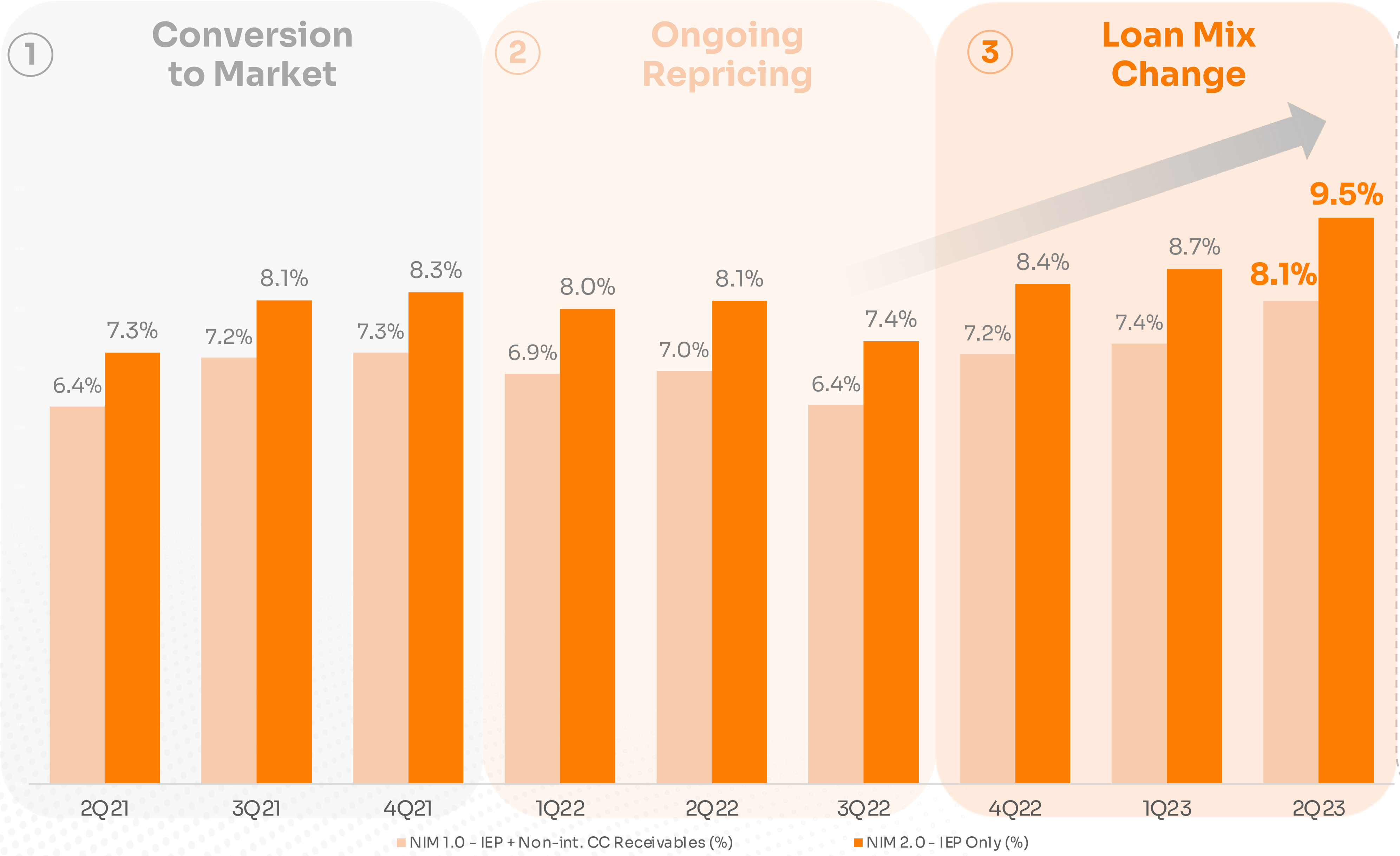
Net ARPAC By Cohort
In R$, monthly



ARPAC
In R$, monthly



Strong NIM expansion, reaching highest levels in multiple years



4 Evolution into 2H23

Conta com Pontos
full implementation

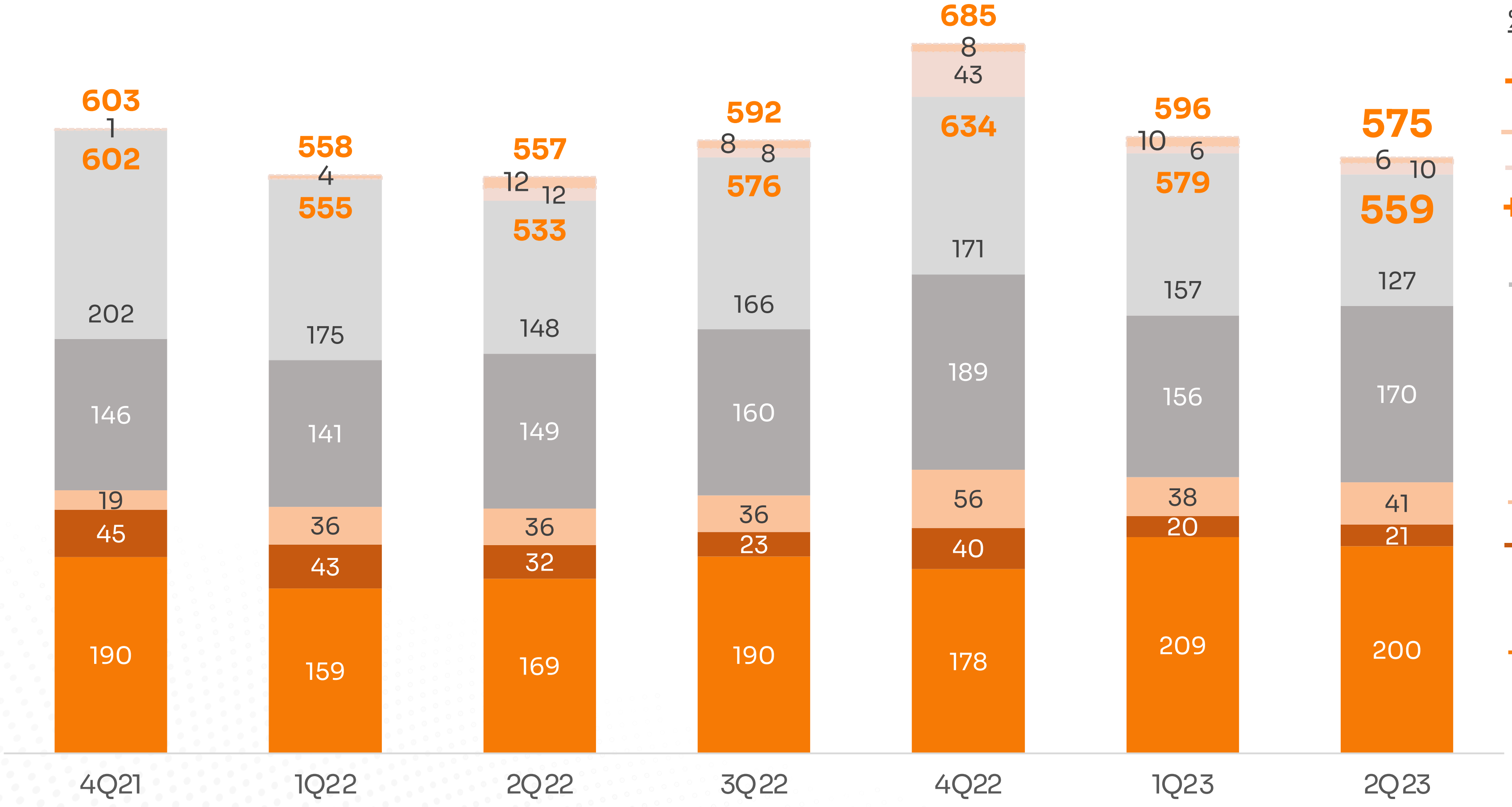
Scale New Products
Overdraft, BNPL, Auto

SELIC decrease
downward trend

Expense control strategies proving successful

Expenses Breakdown[1]

In R$ Million



% YoY	% QoQ	
+3%	-3%	Total Expenses
-49%	-41%	Share-based comp.[2]
-10%	+64%	M&A[2]
+5%	-4%	Expenses Excl. M&A & SBC
-14%	-19%	Other[3]
+14%	+9%	Personnel[4]
+16%	+9%	D&A
-35%	+5%	Advertising & marketing
+18%	-4%	Data processing[5]

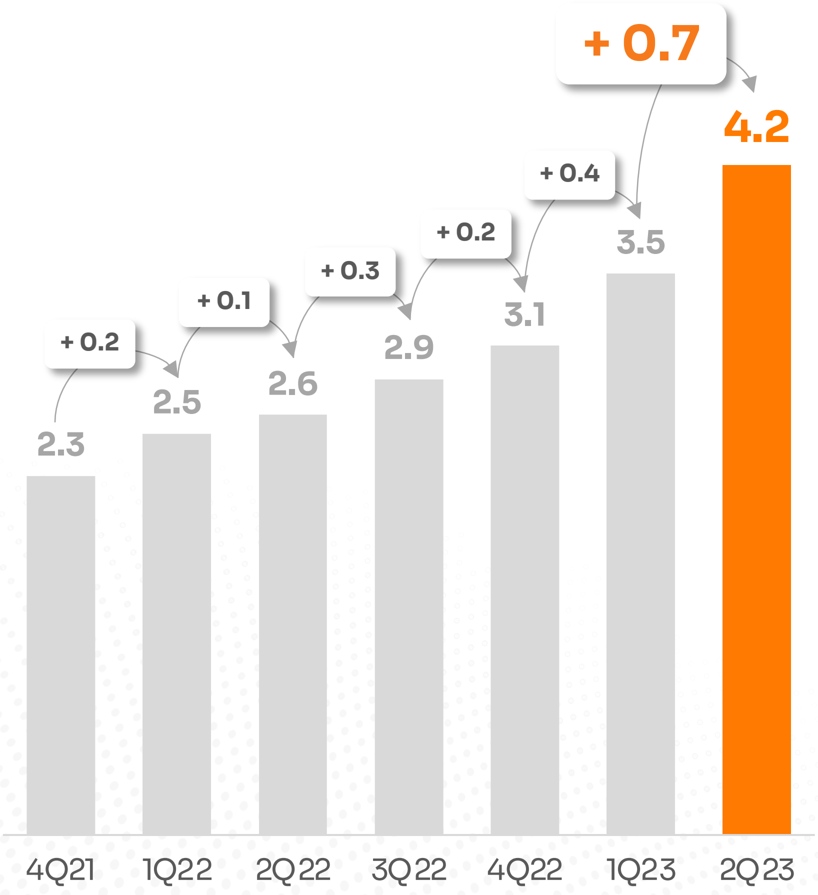
Strong opportunity to continue delivering operating leverage

Note 1: IFRS Financial Statements lines: "Personnel expenses", "Depreciation and Amortization", "Administrative Expenses". **Note 2:** Share-based and M&A Expenses are included in Personnel Expenses in the Income Statement. **Note 3:** Others = third party services; rent, condominium fee and property maintenance; provisions for contingencies and Financial System services. **Note 4:** Personnel Expenses excluding Share-based and M&A Expenses. Salaries and benefits (including Board). **Note 5:** Data processing and information technology.

Boosting employee productivity to drive **efficiency**

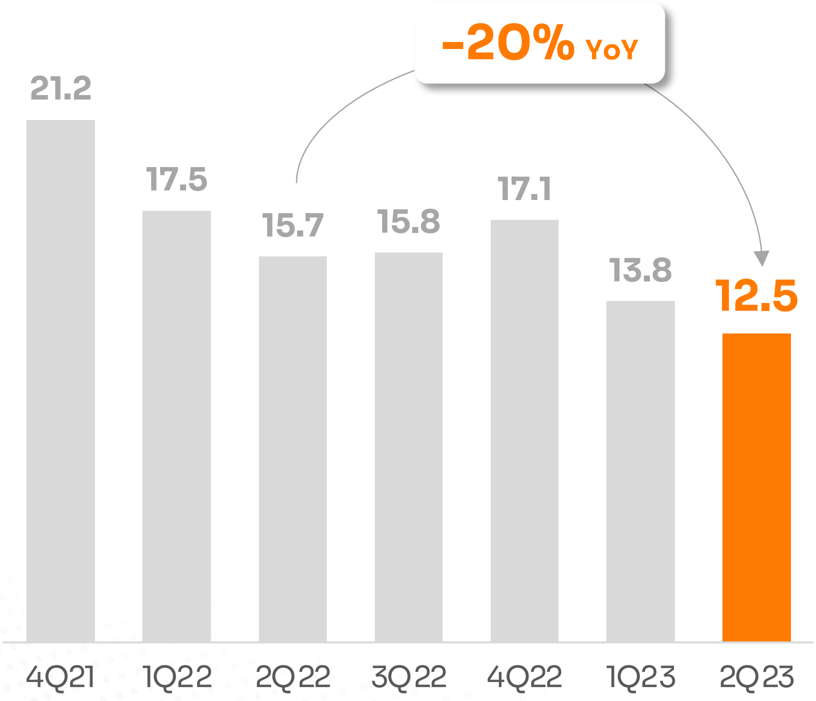
Active Clients per Employee[1]

In Thousand

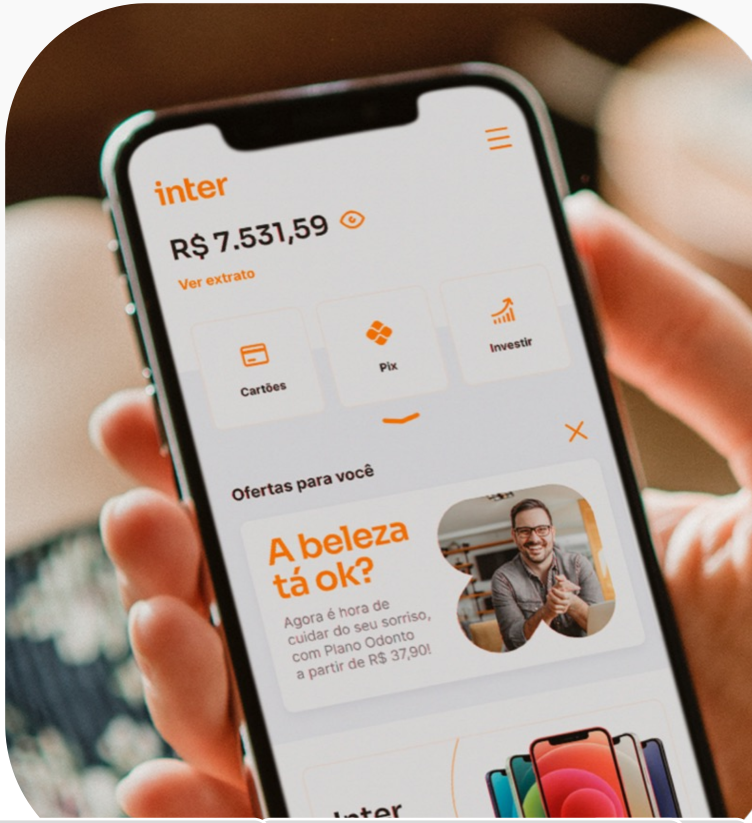


Cost-to-Serve

In R$, monthly



Headcount optimization from 4.1k in December to 3.4k in June

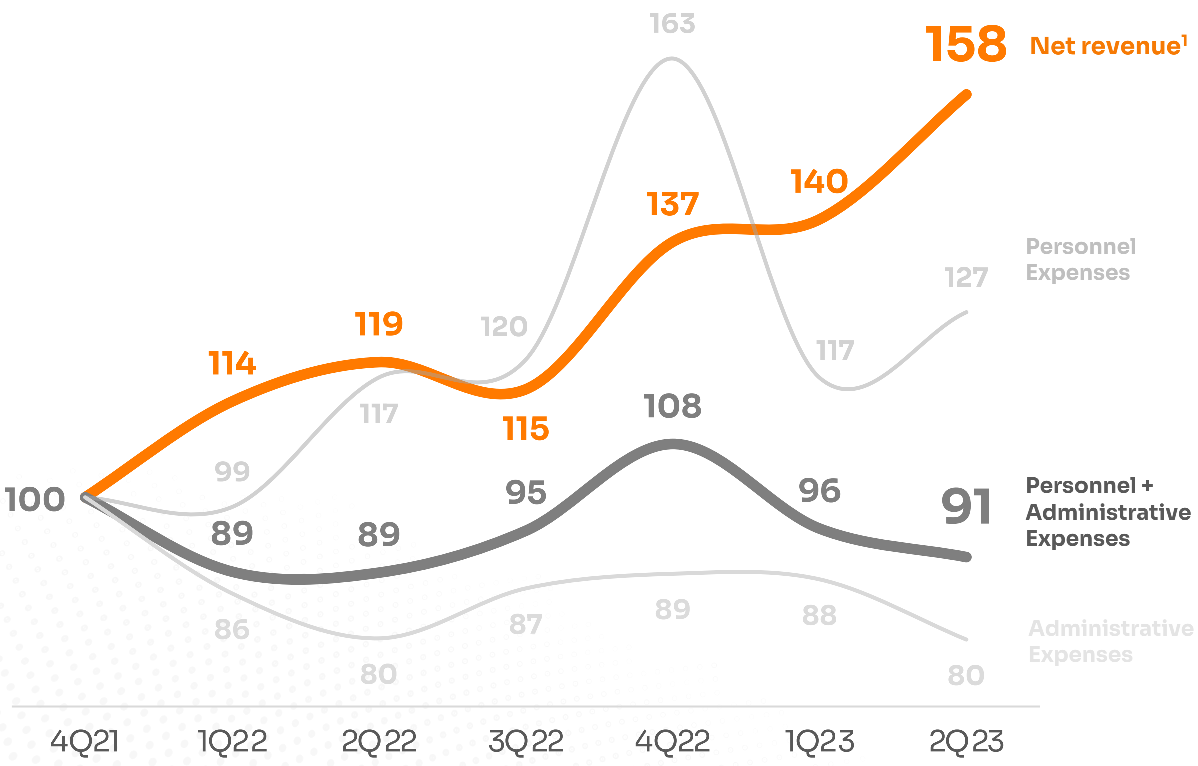


Note 1: Including interns.

Meaningful improvements in operational leverage

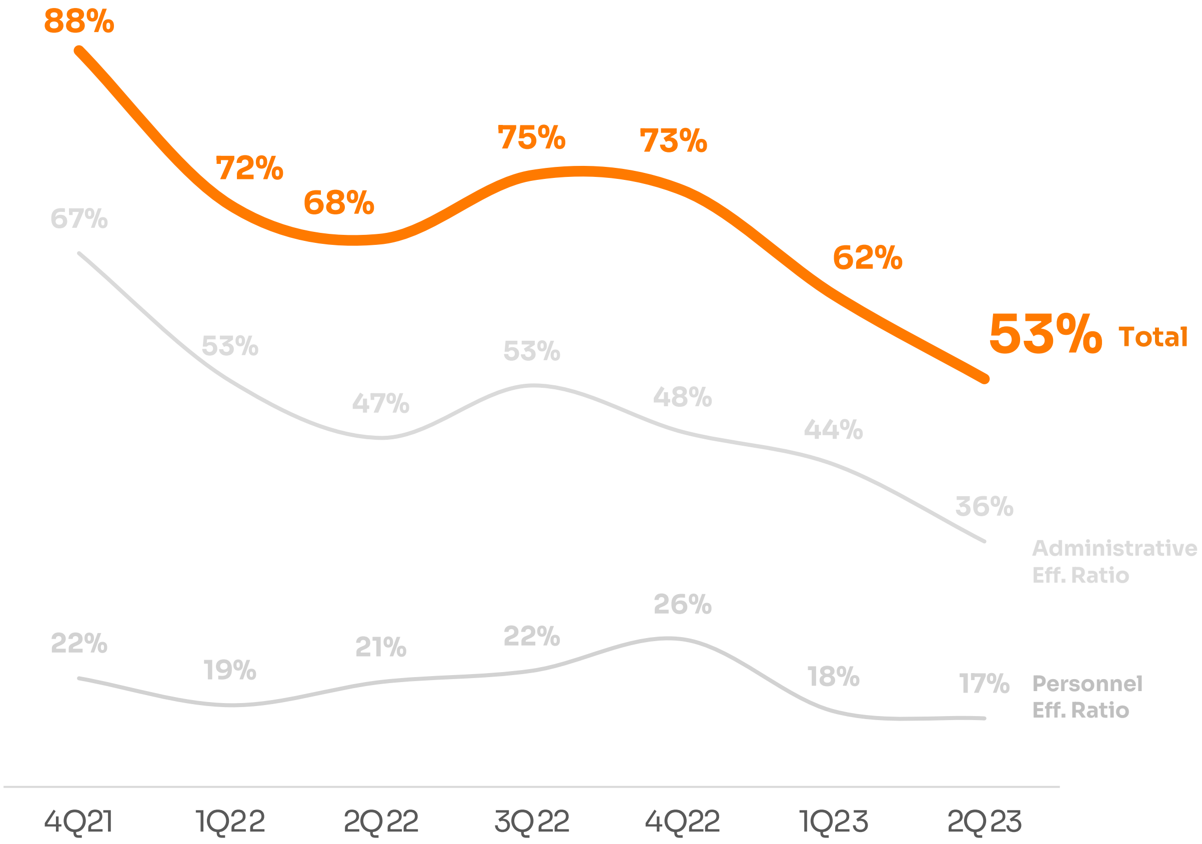
Revenue vs. Expenses

In %, index in a 100 basis



Efficiency Ratio

In %

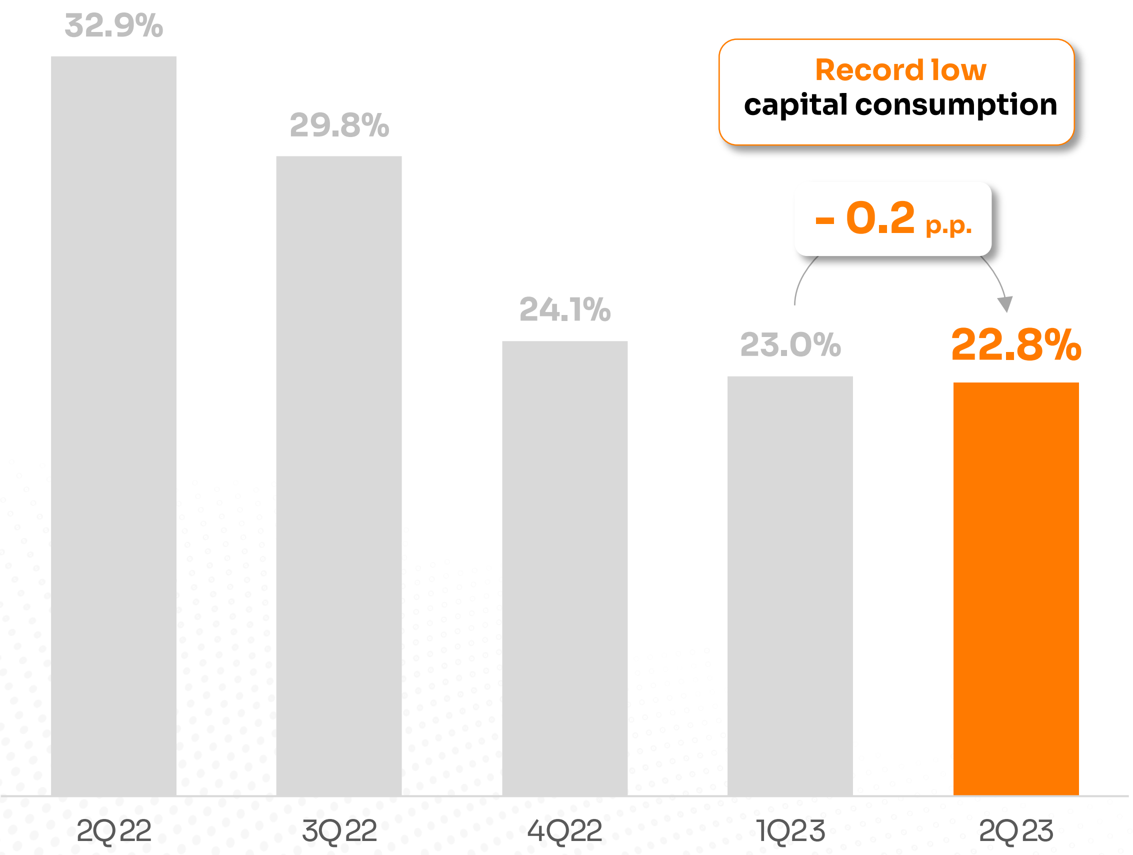


Record low efficiency ratio proving that we are doing more with less

Note: All definitions are in the Glossary section of this Earnings Presentation. **Note 1:** Net revenue = net revenue - tax expenses.

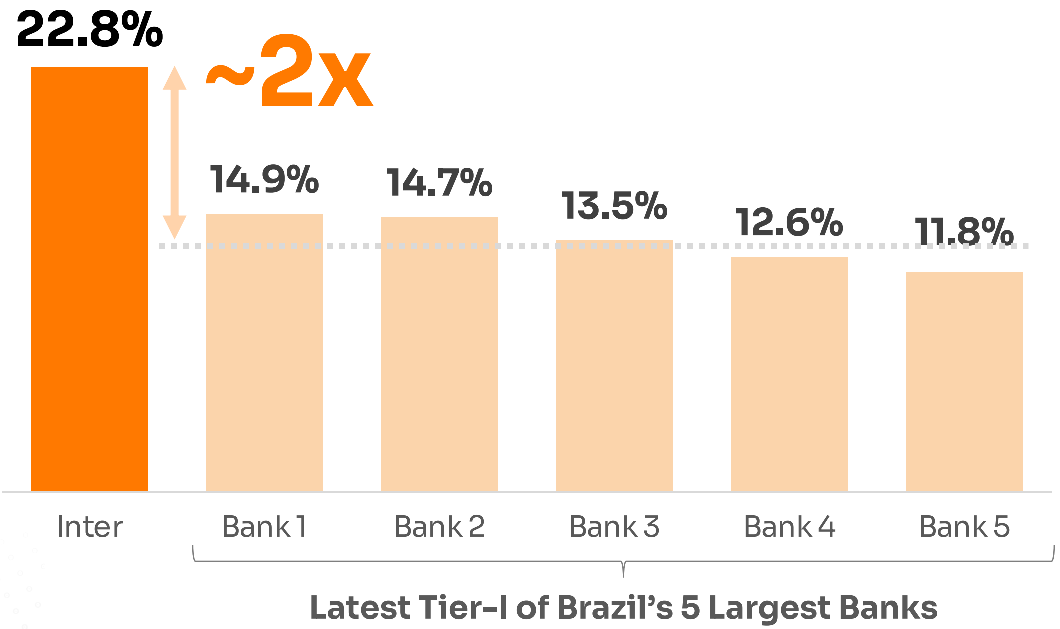
Strongly capitalized balance sheet structure

Tier I Ratio
In %



- Capital ratio purely comprised of **high-quality core Tier I capital**
- Several opportunities to continue **redeploying capital into loan growth**
- Approximately **2x Brazil 5 largest banks capital base**

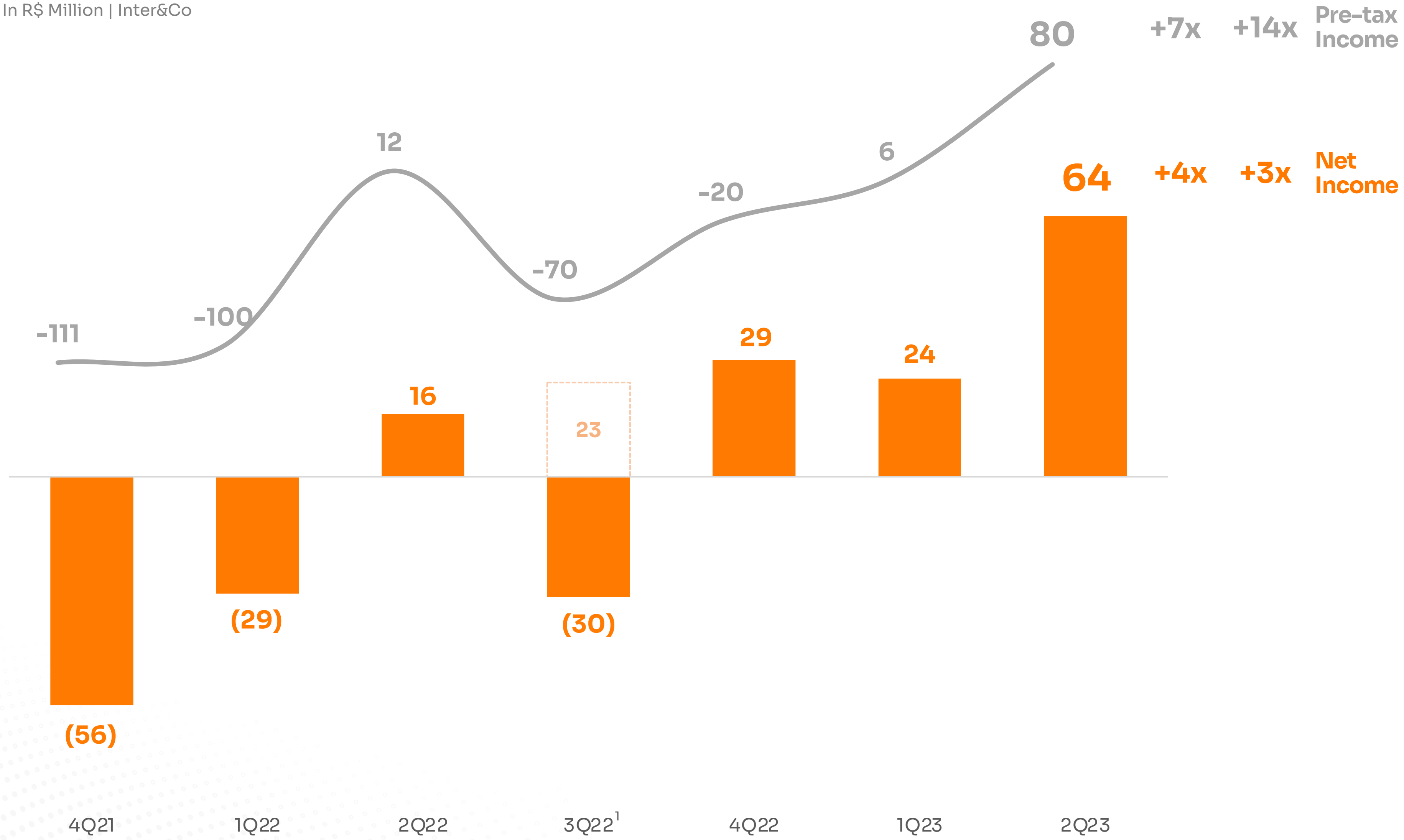
Tier-I Ratio
In %



Source: 2Q23 Banco Inter Bacen GAAP Financial Statements and Companies Financial Statements.

Record profitability since IPO

Speeding up our path to profitability



Note 1: Adjusted Net Income for the third quarter of 2022 is presented for illustrative purposes only and does not reflect our actual results. '3Q22 Adjusted' (non-IFRS measure) excludes the non-recurring effects of deflation in 3Q22 and assumes the inflation projected for 2023 from the Focus Report of Brazilian Central Bank, divided by four. The unadjusted figure for deflation was R$ (30).

Closing Remarks

"A quarter of records"

– João Vitor Menin

Total Gross Revenue	Efficiency Ratio
R$1.9bn	53%

NIM 2.0	Earnings Before Tax
9.5%	R$80mm

Total Clients	Active Clients
28mm	52.2%

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Appendix

Balance Sheet (In R$ Million)

	06/30/2023	06/30/2022	Variation % ΔYoY
Balance Sheet			
Assets			
Cash and cash equivalents	3,672	1,549	137%
Amounts due from financial institutions	2,557	1,825	40%
Compulsory deposits	1,704	2,581	-34%
Securities	14,170	12,710	11%
Derivative financial instruments	4	3	13%
Net loans and advances to customers	23,524	18,510	27%
Non-current assets held-for-sale	177	161	10%
Equity accounted investees	72	81	-11%
Property and equipment	179	201	-11%
Intangible assets	1,303	1,190	10%
Deferred tax assets	940	932	1%
Other assets	1,701	1,191	43%
Total assets	**50,003**	**40,934**	**22%**
Liabilities			
Liabilities with financial institutions	8,024	6,945	16%
Liabilities with clients	26,299	19,746	33%
Securities issued	7,006	6,104	15%
Derivative financial liabilities	28	66	-58%
Other liabilities	1,328	957	39%
Total Liabilities	**42,686**	**33,818**	**26%**
Equity			
Total shareholder's equity of controlling shareholders	7,204	7,034	2%
Non-controlling interest	114	81	40%
Total shareholder's equity	**7,318**	**7,115**	**3%**
Total liabilities and shareholder's equity	**50,003**	**40,934**	**22%**

Income Statement (In R$ Million)

	2Q23	2Q22	Variation % ΔYoY
Income Statement			
Interest income from loans	1,151	622	85%
Interest expenses	(692)	(465)	49%
Income from securities and derivatives	343	404	-15%
Net interest income	**802**	**561**	**43%**
Revenues from services and commissions	299	239	25%
Expenses from services and commissions	(32)	(34)	-7%
Other revenues	81	111	-27%
Revenue	**1,150**	**877**	**31%**
Impairment losses on financial assets	(399)	(242)	64%
Net result of losses	**751**	**635**	**18%**
Administrative expenses	(348)	(349)	0%
Personnel expenses	(186)	(172)	8%
Tax expenses	(72)	(62)	18%
Depreciation and amortization	(41)	(36)	16%
Income from equity interests in affiliates	(23)	(4)	N/M
Profit / (loss) before income tax	**80**	**12**	**N/M**
Income tax and social contribution	(16)	4	N/M
Profit / (loss)	**64**	**16**	**N/M**

Glossary of operational definitions

Active clients:
We define an active client as a customer at any given date that was the source of any amount of revenue for us in the preceding three months, or/and a customer that used products in the preceding three months. For Inter insurance, we calculate the number of active clients for our insurance brokerage vertical as the number of beneficiaries of insurance policies effective as of a particular date. For Inter Invest, we calculate the number of active clients as the number of individual accounts that have invested on our platform over the applicable period.

Active clients per employee:

$$\frac{\text{Number of active clients at the end of the quarter}}{\text{Total number of employees at the end of the quarter, including interns}}$$

Activity Rate:

$$\frac{\text{Number of active clients at the end of the quarter}}{\text{Total number of clients at the end of the quarter}}$$

Card+PIX TPV:
PIX, debit and credit cards and withdrawal transacted volumes of a given period. PIX is a Central Bank of Brazil solution to bring instant payments among banks and financial institutions in Brazil.

Card+PIX TPV per active client:
Card+PIX TPV for a given period divided by the number of active clients as of the last day of the period.

Client acquisition cost (CAC):
The average cost to add a client to the platform, considering operating expenses for opening an account, such as onboarding personnel, embossing and sending cards and digital marketing expenses with a focus on client acquisition, divided by the number of accounts opened in the quarter.

Gross merchandise volume (GMV):
Gross merchandise value, or GMV, for a given period as the total value of all sales made or initiated through our Inter Shop & Commerce Plus platform managed by Inter Shop & Commerce Plus.

Gross take rate:

$$\frac{\text{Inter Shop gross revenue}}{\text{GMV}}$$

Net take rate:

$$\frac{\text{Inter Shop net revenue}}{\text{GMV}}$$

Primary Banking Relationship:
A client who has 50% or more of their income after tax for that period flowing to their bank account with us during the month.

Glossary of financial measures reconciliation

Administrative efficiency ratio:

$$\frac{\text{Administrative expenses} + \text{Depreciation and amortization}}{\text{Net Interest Income} + \text{Net result from services and comissions} + \text{Other revenue} - \text{Tax expense}}$$

Annualized interest rates:
Yearly rate calculated by multiplying the quarterly interest by four, over the average portfolio of the last two quarters. All-in loans rate considers Real Estate, Payroll +FGTS, SMBs, Credit Card, excluding non-interest earnings credit card receivables, and Anticipation of Credit Card Receivables.

Anticipation of credit card receivables:
Disclosed in note 9.a of the Financial Statements, line " "Loans to financial institutions".

ARPAC gross of interest expenses:

$$\frac{(\text{Interest income} + (\text{Revenue from services and comissions} - \text{Cashback} - \text{Inter rewards}) + \text{Income from securities and derivarives} + \text{Other revenue}) \div 3}{\text{Average of the last 2 quarters Active Clients}}$$

ARPAC net of interest expenses:

$$\frac{(\text{Revenue} - \text{Interest expenses}) \div 3}{\text{Average of the last 2 quarters Active Clients}}$$

ARPAC per quarterly cohort:
Total Gross revenue net of interest expenses in a given cohort divided by the average number of active clients in the current and previous periods1. Cohort is defined as the period in which the client started his relationship with Inter.

1 - Average number of active clients in the current and previous periods: For the first period, is used the total number of active clients in the end of the period.

Assets under custody (AuC):
We calculate assets under custody, or AUC, at a given date as the market value of all retail clients' assets invested through our investment platform as of that same date. We believe that AUC, as it reflects the total volume of assets invested in our investment platform without accounting for our operational efficiency, provides us useful insight on the appeal of our platform. We use this metric to monitor the size of our investment platform.

Card fee revenue:
It is part of the "Revenue from services and commission" and "Other revenue" on IFRS Income Statement.

Cost of funding:

$$\frac{\text{Interest expenses} \times 4}{\text{Average of last 2 quarters Interest bearing liabilities (demand deposits, time deposits, savings deposits, creditors by resources to release and securities issued)}}$$

Cost of risk:

$$\frac{\text{Impairment losses on financial assets} \times 4}{\text{Average of last 2 quarters of Loans and advances to customers}}$$

Cost of risk excluding anticipation of credit card receivables:

$$\frac{\text{Impairment losses on financial assets} \times 4}{\text{Average of last 2 quarters of Loans and advances to customers excluding anticipation of credit card receivables}}$$

Cost of risk excluding credit card:

$$\frac{\text{Impairment losses on financial assets} \times 4}{\text{Average of last 2 quarters of Loans and advances to customers excluding credit card}}$$

Cost-to-serve (CTS):

$$\frac{(\text{Personnel Expense} + \text{Administrative Expenses} - \text{Total CAC}) \div 3}{\text{Average of the last 2 quarters Active Clients}}$$

Glossary of financial measures reconciliation

Coverage ratio:

$$\frac{\text{Provision for expected credit loss}}{\text{Overdue higher than 90 days}}$$

Earning portfolio (IEP):
Earnings Portfolio includes "Amounts due from financial institutions" + "Loans and advances to customers" + "Securities" + "Derivatives" from the IFRS Balance Sheet.

Efficiency ratio:

$$\frac{\text{Personnel expense} + \text{Administrative expenses} + \text{Depreciation and amortization}}{\text{Net Interest Income} + \text{Net result from services and comissions} + \text{Other revenue} - \text{Tax expense}}$$

Fee income ratio:

$$\frac{\text{Net result from services and commissions} + \text{Other revenue}}{\text{Net Interest Income} + \text{Net result from services and comissions} + \text{Other revenue} - \text{Tax expense}}$$

Funding:

Demand Deposits + Time Deposits + Securities Issued + Savings Deposits + Creditors by Resources to Release

Gross loan portfolio:

Loans and Advance to Customers + Loans to financial institutions

Net fee income:

Net result from services and commissions + Other Revenue

Net interest income:

$$\text{Interest Income} + \text{Interest Expenses} + \text{Income from securities and derivatives}$$

Net revenue:

Net interest income + Net result from services and commissions + Other revenue

NIM 1.0 – IEP + Non-interest Credit Cards Receivables:

$$\frac{\text{Net interest income x 4}}{\text{Average of 2 Last Quarters Earning Portfolio (Loans to financial institutions} + \text{Securities} + \text{Derivatives} + \text{Net loans and advances to customers}}$$

NIM 2.0 – IEP Only:

$$\frac{\text{Net interest income x 4}}{\text{Average of 2 Last Quarters Earning Portfolio} - \text{Non} - \text{interest} - \text{Bearing Credit Cards Receivables (Amounts due from financial institutions} + \text{Securities} + \text{Derivatives} + \text{Net loans and advances to customers} - \text{Credit card transactor portfolio)}}$$

NPL 15 to 90 days:

$$\frac{\text{Overdue 15 to 90 days}}{\text{Loans and Advance to Costumers} + \text{Loans to financial institutions}}$$

NPL > 90 days:

$$\frac{\text{Overdue higher than 90 days}}{\text{Loans and Advance to Costumers} + \text{Loans to financial institutions}}$$

Glossary of financial measures reconciliation

NPL formation:

$$\frac{\text{Overdue balance higher than 90 days in the current quarter} - \text{Overdue balance higher than 90 days inthe previous quarter} + \text{Write} - \text{off change in the current quarter}}{\text{Total loans and advance to customers in the previous quarter}}$$

Personal efficiency ratio:

$$\frac{\text{Personnel expense}}{\text{Net Interest Income} + \text{Net result from services and comissions} + \text{Other revenue} - \text{Tax expense}}$$

Return on average equity (ROE):

$$\frac{(\text{Profit / (loss) for the quarter}) \times 4}{\text{Average of last 2 quarters of total shareholder`s equity}}$$

Stage 3 formation:

$$\frac{\text{Stage 3 balance in the current quarter} - \text{Stage 3 balance in the previous quarter} + \text{Write} - \text{off change in the current quarter}}{\text{Total loans and advance to customers in the previous quarter}}$$

Tier I ratio:

$$\frac{\text{Tier I referential equity}}{\text{Risk weighted assets}}$$

Total gross revenue:

$$\text{Interest income} + (\text{Revenue from services and commissions} - \text{Cashback expenses} - \text{Inter rewards}) + \text{Income from securities and derivatives} + \text{Other revenue}$$

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